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The Internet and Much More

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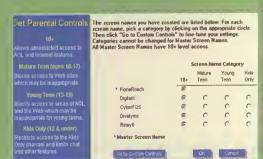
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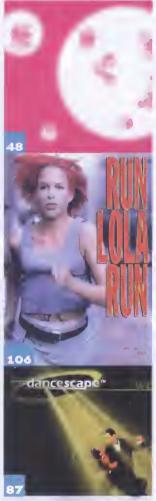


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Next month We go shopping for Christmas, wreak revenge on everyone who sent us stupid emails (you know who you are), look at next generation access models and show you how to compress images for your Web site.



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They talk the talk, but do online financial services walk the walk? We see just how convenient it is to let your modem do the work.

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Don't listen to the party poopers, 31 December 1999 and the following hangover will be huge.

A bug in the system | 48

When you're computer gets the sniffles it's time to call in the virus doctors. We check out some software packages that will clear away spring blues in your machine

Site Series IV -The weight of the world | 56

Don't think trading online makes you immune to offline laws. We look at Web site owners legal responsibilities and some safequards to protect the seller and the buyer.

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Get Real | 64

Turn up the volume. Bruce Davis-Goff is going to show you how to download a dance party into your computer using the RealPlayer and Windows Media Player.



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FROM THE EDITOR

YOU MAY NOTICE A few changes in the magazine this month. We hope you like them - you asked for them. The Topso section has a new look and we've introduced a MP3 column to go with the very popular LiveDiary pages. MP3 is one of the most exciting things to happen to the music industry since the walkman. There's a lot of confusion, a lot of trepidation, but already we're seeing artists embrace the new medium by offering sample downloads of their music.

We've also extended our shareware section and employed some friendly lads to answer all your technical questions in the new NetGuide HelpDesk. Please make use of these guys for all your Internet queries.

We're giving stuff away too. By completing our online reader survey you can win \$1000 cash and this is the last month to get yourself into the draw for our fantastic computer system, valued at \$6500. Just visit our Web site at www.netguide.au.com to find out more.

It's coming up to Christmas and if you're anything like me you'll be counting the pennies and wondering about presents and travel during the holiday break. Our personal finance feature compares online and offline financial services to see if any savings can be made doing things the Web way.

Whatever you have planned for New Years Eve we're sure you'll have a ball browsing through some of the events around the world and online in our Millennium Events feature. If you're building a Web site for yourself or your company I hope you've been following our Web site series. This month part four looks at the legal implications of owning a site.

Enjoy the issue and drop me a line sometime — it's lonely in cyberspace.

Louise Richardson MANAGING EDITOR louise@netguide.aust.com

> CONGRATULATIONS The winner of the Australia Online iMac competition featured in the August issue was Lisa Ainsworth from New South Wales. You could be a winner too ... check out our PC imaging system competition on pages 78 and 79.

Mailbo

Send email to mailbox@netquide.aust.com. All are assumed for publication unless clearly stated otherwise. Include your full name and a contact phone number where possible. NetGuide reserves the right to edit letters for brevity, style and clarity and we don't quarantee publication – even if you ask us nicely.

Phone daemons

Dear NetGuide.

Your October edition tech support section (page 103) comments concerning 'sometimes i get kicked off the net for no reason' has prompted this letter. Recent experiences have Dear NetGuide. revealed that some phones send. On the way to my boring Indusregular pulses down the line. This trial Relations lecture one Monday will cause unexplained disconnects. Some models have a constant line draw and will only slow your downloads. / Gary Travers

Coasters

Dear Net Guide.

Didn't I read in a previous issue that you were no longer going to be including these AOL disks? There was one on the October issue - what happened? I'm running out of

room in my garbage bin! / K Bailey

Some people didn't quite have the full set of six, so we included another, /Louise

Boredom buster

afternoon I decided to browse the campus newsagent to find something to read during that torturous hour. I flicked through your October issue and thought "yeah, that will do". Thanks for keeping me awake! And keep up the good work too. / Kevin Tong

Cheers Kevin. We also do a small print run on tissue paper for reading in the toilet./Louise

Woe is Mac

Dear NetGuide.

I'm writing to complain about the surprising total lack of acknowledgement of Macs in your article on MP3 (September). WinAmp, Audio input plugins and I'm quessing Audio Catalyst and MP3-Wolf are only for Windows. Surely your editorial policy should require that articles are suitable for both platforms? Macs are hardly on the outer these days. I would think / Clinton Ellicott

You guessed wrong. There is a Mac version of Audio Catalyst. MacAst (www.macast.com), was tragically omitted from the article. It should full-fill all your fantasies. /Louise

Billy bashers

Dear NetGuide.

Just read the September issue of NetGuide and was interested in your comments about set top boxes, Web TV and analogue televisions. I think it should be noted that while Bill Gates was still puzzled over why anyone would want Internet access, Acorn was trialing Web TV and STBs in Cambridge. With their experience with antialiased displays and use of televisions as monitors, they achieved results good enough to impress Donald Trump who chose them to provide STBs for his hotels. This is another example of an innovation

YOUR SITES AND TIPS

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Back Orifice information >> www.nwi.net/~pchelp/

from somewhere else being appropriated by Microsoft? / Gary Hughes

Don't party till it's 2001

Dear NetGuide.

When are we going to get it right? Some computers will not be able to handle the change to year 2000. That does not make the year 2000 the new millennium. The year 2000 is the last year in the second millennium, 2001 will be the first year in the third millennium, the same as a child if born January 1st, 2001 will be in its first year, until the year 2002, when it will become 1 year old, but in its second year as would the year 2002 be in its second year in the third millennium and so on. Why rob the second millennium of its last year, and who would benefit? / Wilf Dixon.

home like it's nothing special. Chill out – find a party in our Millennium feature, page 38. /Louise

Scaremongers

Dear NetGuide.

to change the date format in your screen and not how it is stored and

Letter of the month

Chicks online

Dear NetGuide.

I have been concerned by the reports which say that women get less Internet time than men and as this is my new soapbox, I started teaching a few women how to use their computers, with the emphasis on the Internet. Through this I heard about the Women's Information Service (www.wis.sa.gov.au) and now spend some time every week as a volunteer. We have a programme of free Internet training for women, as well as terminals that are free for women to use for 15 or 30 minute sessions.

Through talking to many man a playstation. /Louise

women I have come to the conclusion that we have almost as much access to computers and the Internet, but that the men in our lives tend to hog the keyboard, and take over when the women are figuring it out, leading to lack of confidence. I feel that if magazines such as yours were to emphasise the amount of women oriented sites that are out there men would eventually get the message that it is okay for the women in their lives to get a little quality Web time. /Terri

Can't get keyboard time? Buy your

missed in certifying their software as Y2K compliant. / Simon Watling

Microsoft didn't miss it Simon, Check out www.microsoft.com/yzk/hoax/ yzkhoax.htm - note the "hoax" in You may think your PC is "Y2K" com- that URL. The regional settings in pliant, but you'll be surprised that your control panel just control how Windows may still crash. You need Windows displays the date on the

control panel from dd,mm,yy to manipulated internally. However, dd,mm,yyyy. Easy fix but some- some Windows applications will be Are you suggesting we all sit at thing Microsoft seems to have affected by the regional settings some early versions of MSAccess will be effected, but this can be easily fixed with a patch. /Louise

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blow away.



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www.republic.org.au, the a site at www.norepublic .com.au and the Monarchist League is at www.mon archist.org.au.

Global Internet porn scam busted

The Australian Competition and Consumer Commission (www.accc. gov.au) has helped the US Federal Trade Commission (www.ftc.gov) break a global Internet scam which took unsuspecting Internet users to pornographic sites and then effectively prevented the user from quitting a series of 'adult erotica' sites.

When users attempted to click on to legitimate sites they were, instead, 'page-jacked' onto a page offering various types of pornographic material. The users were then 'mouse-trapped', The site's software disabled the users' Internet browser so that if the user tried to quit the site more pornographic Web sites were displayed. This 'mousetrapping' process occurred up to 20 times before the consumer was able to shut down the browser.

Sites 'webiacked' included information about children's Internet games, folk music or movie reviews. When Internet users search for this material, the results include the copied sites. which are described in the same manner as the original site on the search engine results.

Portable Net radios

The days of the old transistor radio may be numbered, with wireless Internet terminals currently being trialled by Ericsson and the Ginger Media Group, owner of UK Virgin Radio. The terminals will be able to tune in to Virgin Radio programs all over the world and provide a threat to the way radio stations currently broadcast programs.

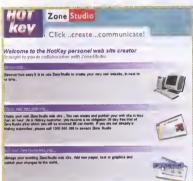
The terminals will use third-generation (3G) broadcasting technology, which will largely be used for the next generation of mobile phones – predicted to be widely available within a few years. In addition to tuning into radio stations, the terminals will also allow users to browse the Web, send and receive video material, watch Web TV. use videoconferencing and play interactive games.

"We can foresee a day when more people around the world will listen to us via a mobile terminal than via a broadcast radio receiver." said Lee Roberts of Ginger Media, adding that the new technology will provide radio stations with a global audience.

Home pages in an hour

To encourage Net users to build their own home page, HotKey Internet Services (www.hotkey.net.au) is offering the ability for customers and new subscribers to build their own home page and have it hosted free for 30 days.

One of the promotion's main attractions lie in HotKey's provision of HomeZone, an automated Web building tool that allows users to design and post their home page onto the Web within an hour. Over



100 templates are provided and no software downloads or web-editing experience is required.

The service is targeted at the home and small business market, although HotKey is also planning on offering its business customers the option of turning their

homepages into e-commerce sites through the provision of ZoneStudio, a more complex version of HomeZone.



Rell tolls for job seekers

Hungry job seekers now have another site to turn to with the unveiling of the Bell Personnel site (www.bell personnel.com.au). Catering for both employers who want to find employees with certain characteristics, or for the job seekers themselves, the site provides an easy to navigate design and handles temporary, contract and fulltime positions.



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Glasses raised at Ozemail

OzEmail and Cellarmaster Wines have announced a new joint venture into the arena of online wine sales. OzEmail Wine (wine.ozemail. com.au), powered by Cellar-masters. OzEmail general manager Justin Milne says the development of OzEmail Wine Club is a strategic move for both parties to deliver a quality ecommerce enabled site to the Australian market

An Australian startup comservice that lets internet users send faxes from the Web for free. Users need to register with SuperFax (www. supershop.com.au/super fax/) and they can then send Kong, SuperShop CEO Adir Shiffman says revenue from by advertising on the site.

New look Olympic site launched

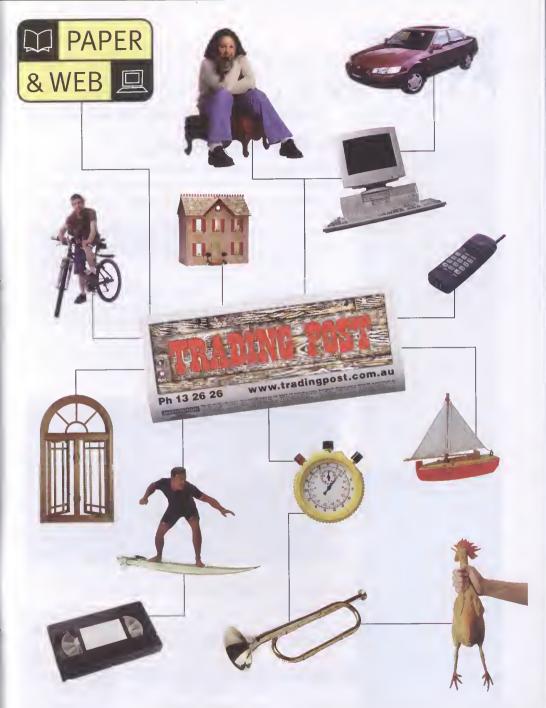
A new look Web site for the Sydney 2000 Olympic Games went live in September, offering advertising and sponsorship opportunities online for the first time. SOCOG Internet business group manager Mark Jackson says the new site at www.olympics.com will couple rich Games coverage with a powerful interactive marketing program to give fans the most complete and entertaining Olympic experience on the Web.

Emphasising its global reach, Jackson said that more than 35% of the site's traffic is expected to come from outside of the United States.

At Games time the Official site will provide unprecedented real-time results, making it the only destination on the Web to provide the official. comprehensive results and statistics directly from the IBM Results System for every event - all accessible by athlete, by country and by sport.

Fans will also be able to take virtual tours of Sydney and learn about each sport through virtual reality 3D technology; access the more than 22,000 photos that will be on the site at Games-time — including constantly updated Web Cam photos of Olympic events, Olympic Park and the city of Sydney; shop for limited-edition Games merchandise via the online Olympic Store and purchase Games tickets online. The site also will feature detailed information on every athlete from every country participating at the Games, information on all Olympic venues, audio and video features, highlights of great Olympic moments from previous Games, interactive games and activities and an in-depth, interactive section for kids.





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Netnew GLOBAL AND LOC

Federal Parliament streaming

The Federal Parliament has agreed to live-stream seven channels on the Internet from November, Senator Kate Lunday says the House of Representatives, the senate, the main committee of the hous of representatives and our other committees will be available on the new Webcast service starting from 22 November. The service will initially support up to 400 simultaneous users and take appropriate measures to increase the number of supported users if necessary. The Webcast can be found at www.aph.gov.au.

Web place for seniors

age older Australians to discover the benefits of the Net Online initiative (www.online seniors.net.au) involves free. Adult community education

Console of the future

Soon your Sony Playstation console will double as your stereo, DVD Player and Internet connection with the announcement yesterday in Japan of the PlayStation2. The new console will launch in Japan in March 2000. It will support both the audio CD and DVD-Video formats and offers consumers a wide range of music and video entertainment options. It will also be backwards compatible with the original PlayStation, which was launched in 1995.

School's Out

An interactive learning network for school and university students has been launched, allowing an instructor to communicate to students via the Web. Called e-cademy (www.e-cademy.net). it allows video, voice, text and graphics to be broadcast live over the Net with audience participation.



No special equipment is needed to use it, with even a 28K modem being technically good enough - although a faster connection would obviously be better.

"The e-cademy network is an ideal application for virtually all educational forums, but holds great appeal as a cost-effective and efficient methodology to deliver corporate communications such as training programs, customer-support courses, press launches and interactive interviews," said John Varnay, ecademy's sales and marketing director.

Site for those who remember when

Tell your tales, tall or short, on a new Web site launched by Internet media group Interlink Online. Rememory.com (www.rememory.com) is a unique entertainment destination on the Web. Users record their memories and stories on the Web site within categories, including the tale of your first kiss. Director



Steven Dahl says clean Web sites promoting family values are increasingly in demand. "We are being totally up front with the Internet community by advis-

ing people from day one that we are trying to keep rememory free from bad language and material which has any violent or pornographic content."

Check our Web site for daily news updates, live events and more. www.netguide.au.com

News compiled by Dan Kaufman & Louise Richardson (louise@netguide.aust.com)

Secure as an esign

A new Australian company, eSign (www.esign.com.au), is providing VeriSign's managed digital certificate service to Australian companies, sites and individuals. VeriSign (www.verisign .com) is the world's leading provider of public key infrastructure and digital certificate solutions. ESign chairman David Shein says security is the only deterrent to organizations embracing ebusiness and leveraging its many advantages. "VeriSign eliminates the fear factor to enable trusted ebusiness and communications over both public and private networks."



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*\$60 account credit for every mate you refer who joins dingo blue

blue



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ISP news

Access costs disappearing

A new player announced its entry into free Internet service provision recently, complete with another definition of "free". Free Net Corporation's (www.free.net.au) service, due for launch in Sydney and Melbourne on 1 November, will provide "100% free and unlimited access to all information." on the Internet for Australian users".

plication called iServe, which allows online advertisers to send advertisements to a users desktop, independent of Web

browser or email programs. The system is similar to the pop-up host messages used commonly by free Web hosting services like Geocities, however, the iServe window cannot be closed down or minimised while the user is online

Meanwhile, competing free access provider FreeOnline (www.freeonline.com.au) has clinched a deal with the National Australia Bank, offering National customers unlimited free access to Internet banking.

FreeOnline CEO Sydney Low says the move represents a major advance for customer service delivered over the Internet. "It means National Australia Bank's customers can access the bank's Web sites and Internet banking service, via a fast link, free of ISP connection charges. FreeOnline's technology allows the National to pay for its customers' online charges."

"Just like the toll-free 1800 telephone numbers There is a catch. Users of Free Net are given an apopened the way for corporations to deliver better cus-

> tomer service. FreeOnline's ability to charge Web site owners on a per-use basis means that corporations can now use the Net as

an effective sales and customer service channel."

FreeOnline's service allows users to visit more than 3.000 Web sites in the FreeZone, These sites include Australia's 100 most popular web sites, and more than 3,000 government and non-profit organisations' web sites (in the gov.au and org.au name-space) sites, any time of the day with no time or download costs. A third player in the free access market, FreeISP (www.freeisp.com.au) is expected to launch later this year.



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Reviews

WordPerfect Office 2000 **Voice Powered**

Rating OOO

Platform Windows 95/98/NT 4

Website www.corel.com.au

RRP \$739

Back in the days when PCs had monochrome screens and the Internet was unheard of. WordPerfect was the word processor of choice. These days, of course, Microsoft Word owns that mantle but WordPerfect is still a recognisable name brand, which is why Corelis latest office bundle is called WordPerfect Office 2000, even though it also includes the Quattro Pro o spreadsheet, Corel CENTRAL 9 personal information management (PIM) package, Corel Presentations 9 and the Trellix 2 Web page creator.

Yet despite the above applications, the major new feature lies in FreeSpeech 2000, a voice recognition application that promises to end your typing days. As with the voice recognition in Lotusis SmartSuite office bundle, however, this is a nice idea whose time hasnit completely arrived. Despite having spent the better part of an afternoon training the program, roughly one fifth of the words I spoke were not recognised. Furthermore, a fast PC is required to run this effectively, the software's minimum requirement of a 166MHz PC is optimistic to say the least.

With the exception of Corel Presentations 9. which is nowhere near as good or slick as Microsoft's Outlook or Lotusís Organiser, the rest same way a modem does. Users then use the of the applications here are of a high standard. Trellix 2 is a good package for Net beginners who receive an email address and normal access to want to create simple Web pages, Quattro Pro 9 gives Microsoft Excel and Lotus 123 a run for their money and Corel Presentations 9 is easy to use and offers a vast array of templates and graphics to choose from.

WordPerfect 9, the bundle's signature application, is still a professional package but it lags behind Word in some areas, such as in the comprehensiveness of its grammar check. Also at fault is the lack of integration between the different applications. This isn't to say that WordPerfect Office 2000 is a bad bundle, just that it lacks the consistent quality across applications which Lotus and Microsoft offers. Still, if you're a WordPerfect fanatic then this might be for you.

/ DAN KAUFMAN

Dreamcast

Rating 000

Platform independent

Web site www.dreamcast.com.au

dreamcast.ion.com

RRP \$499

Weive been waiting quite some time to review a gaming console. You see NetGuide just doesn't do gaming unless itis very Internet related. The new Dreamcast console from Sega is due for launch in this part of the world on October 26.

We got our hands on a pre-launch NTSC model. The functionality was somewhat limited (ie, no Internet connectivity), but models released in October will be fully Internet ready. The launch systems will come complete with a 33.6k built in modem and an Internet connection cable that plugs into a phone line socket in the Internet software CD, register online and then the Internet.

Australian distributors Ozisoft are providing the Internet access services and are creating a comprehensive Web site specifically for console users at www.dreamcast.com.au. Software



OOOOO ESSENTIAL OGGO VERY GOOD OOO GOOD OO FAIR O DON'T BOTHER

Virtua fighter 3 and upcoming Soul Calibur to support multiplayer gaming.

/ LOUISE RICHARDSON

Dragon Naturally Speaking Preferred v3

Rating 0000

Platform Win 95/98/NT

Web site www.dragonsys.com

RRP \$349

There's something quite fun about voice recognition software, especially in the training stages as you learn to italkî to your computer. Once you start using the system for real work, however, it can get quite frustrating.

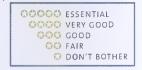
It takes about an hour to fully train the software to your voice. I spent 30 minutes reading Alice in Wonderland to the NetGuide staff. The English version I chose was UK English, thank goodness we have a british staff member to help me with pronunciations for simple words like "said", "there" and "let". Voice recognition soft-

similar to Net Nanny will be available through the Dreamcast Web site on request. There are no memory storage capabilities in the system, meaning movies, sound and text downloaded from the Internet will not remain in the consoles memory after the power is turned off. Sega says it will release a Zip drive in the future.

As for online gaming, Sega Rally 2 is the only game confirmed to have online multiplay ability for launch, but modifications are being make to



REVIEWS





ware requires patience. It's not the sort of thing you can install and expect to use straight away. The manuals, which are comprehensive, are essential. This is probably the best version on the market and once trained has an excellent accuracy rate.

Preferred version 3 also comes complete with a text-to-speech function, so files and email messages can be read aloud to you. Mobile software allows you to dictate memos or notes into a recorder and let the software transcribe it for you. The benefits of this system far outweigh any inconvenience in training, making it a very worthwhile investment for anyone who finds using a conventional keyboard difficult.

/LOUISE RICHARDSON

Casio Cassiopeia E-100

Rating 00000

Site www.casio.com/e10/

RRP \$1199

If you're considering portables (see NetGuide September) this is a little beauty. The exciting was palmtops have developed is shown in the new multimedia features of this handheld. I find it hard to believe that small machines like this can pack in so many features. In doing so it gets as close to perfection as any PDA can get.

The audio and video features really make the Cassiopeia stand out. A built in microphone enables over 40 minutes of recording to be stored in RAM and either replayed through the build in speaker, played on another audio device or transferred to a PC for storage. With a mobile audio player installed MP3 and way files can be converted and stored. It's also a mobile video player. with software that allows conversion of QuickTime. AVI and MPEG format for playback on the handheld. Memory is the only hindrance to the advancement of handheld technology. The capacity can be expanded by using a 32Mb compact flash memory card, but the future development of larger capacity cards will demonstrate the full value of this product. Aside for this, it's an excellent personal organiser with all the expected features of a CE device. / NIGEL HORROCKS

Shareware

BabelFish Translator

Platform Win 95/98/NT

Price Freeware

Direct Download www.curchy.com/software/translate/download/translatedist.zip

Web Site www.curchy.com/software/translate/

If you've read *Hitchhikers Guide To The Galaxy* by Douglas Adams, you'll already be familiar with the BabelFish. It's a small fish that's placed in the ear to provide universal language translation. Though just imaginary, AltaVista have taken the name for an online translation service. As a standalone service, Babelfish allows you to input the address of any Web page and have that page translated from English to French, German, Italian, Portuguese or Spanish and vica versa.

It can also be directly integrated into your browser by going to babelfish.altavista.com/content/browser.htm and clicking on the appropriate link, this includes versions for Macintosh users. However, this small application makes use of these online services to provide a desktop translator for the above languages. It's

great for those chatroom situations where you find your schoolroom French just won't cut the fromage and of course there's a wealth of enter-

tainment to be had by translating English to French, then translating the result back to English. Do this enough times and gibberish is of course the result. Not quite foolproof yet - C'est la vie mes amis. Et c'est tout que je dois dire.



CdrLabel

0000

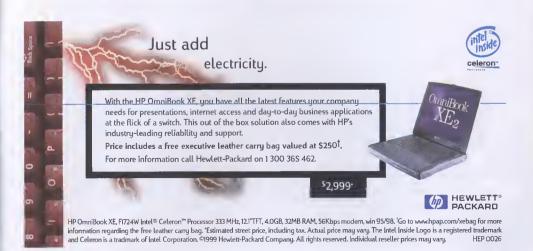
Platform Win 95/98/NT

Price US\$15

Direct Download ftp://ftp.simtel.net/pub/simtelnet/

win95/print/cdrlab41.zip

Site www.ziplabel.com





CdrLabel is a shareware tool for creating labels for your CD-Recordable and CD-ROM disks. It stands out with its ability to produce nicely formatted catalogs on these labels. The other thing that differentiates it is the ability to scan a disk and generate a track listing automatically, Images can be added to create groovy looking covers and it's configurable in just about every way. Very handy if your CD burning gets a little rampant and a bargain at the price. The company also makes similar software for labeling Zip, Jaz, Floppy and Syquest disks.

MP3 Fiend 0000

Platform Win 95/98/NT

Price Freeware

Direct Download www.mp3fiend.com/fiend/fiend.zip Site www.mp3fiend.com/download.html

Continuing with my current MP3 obsession, here's yet another tool for tracking down your favourite tunes. It's a little like Web Ferret for MP3's, it queries a dozen of the top MP3 search engines and correlates the results in a form that is your staring point for download. It's free because it's supported by ads, which don't intrude too much at all. Built-in support for GetRight and Gozilla make for pain free downloading and you can also check out the online charts to see what hot and happening. Better still is the verify function which checks all the returned links, this can save a lot of time trying to connect to servers that are either down or no longer have the track you want. All in all a tidy little package and a good way for the MP3 beginner to start.

Go!Zilla Free ♥♥♥♥♥

Platform Win 95/98/NT

Price Freeware

Direct Download tucows.tierranet.com/files/gozilla.exe Site www.gozilla.com/gozilla/download.html Lets face it, downloading can be a major headache for those of us on dialup connections, especially if your ISP disconnects you when things busy and you've been on too long. That's why download managers are indispensable. IE5 has a rudimentary download manager built in but it's not half as effective as a tailor made solution like Go!Zilla. This is a fully functional free version that's packed with features. It allows you to recover from download errors and resume failed downloads. manage and categorize files to download later and get those files from the most responsive site.

You can gather links to files that you want to download by simply dragging them from your browser or with easy click and download integration. You manage and categorize your files using an intuitive Explorer-style interface, which displays file sizes, estimated download times and network connection performance. You can even add as many different locations for a single file as you can find or let Go!Zilla do the work by quickly searching FTP archives. Then when Go!Zilla retrieves the file for you, it checks all available locations and delivers the fastest possible connection. With the new download optimization, Go!Zilla will intelligently switch between mirror sites to meet your minimum transfer speed requirements.

It works with both FTP and HTTP web sites and supports scheduling and disconnection when finished. Other new features include content channels to deliver up to date information about the downloads and improved integration with Netscape and Internet Explorer browsers. Absolutely indispensable for the heavy downloader and hest of all free



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- no download limits

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ONLINE MAKING

ONLINE OR OFFLINE? WHICH IS BEST?

DAN KAUFMAN FINDS OPERATING ONLINE

ISN'T A BLACK AND WHITE ISSUE

BANKING IS NOT ONE of life's little pleasures. After all, there must be a better way of spending your lunch hour than waiting in a queue at your local branch, especially if all you wanted was a simple transaction statement.

The same can be said for the whole area of personal finance. Looking for a mortgage or home loan is hardly a joyous romp and, while seasoned stockbrokers may get a rush out of trading shares, small-time investors often feel uncomfortable with the prospect of approaching Armani-suited professional brokers when they've only got \$3000 to invest.

But the Internet promises to make handling your finances a much easier, cheaper and more comfortable alternative. Now you can do your banking, apply for a mortgage, purchase insurance and trade shares online. The question is — does the Internet live up to its promises? There are many online services available and all offer different functionality. We chose a bank, share trader, mortgage site and insurer and tested them against offline services to give a rough indication of what you can expect.

FINANCES LIFE EASIER?

BANKING

Until eCash and smart cards completely replace notes and coins, physical bank branches will never become obsolete. While most major Australian banks now have sites that allow you to transfer funds between your different accounts, pay bills through BPAY and check your account balance or see a statement online, you obviously can't deposit or withdraw cold hard cash from them. Having said that, however, you can still do a fair bit without leaving your PC.

To see how useful online banking really is I tried to transfer \$250 from my Westpac (www.westpac .com.au) credit card account to my savings account. By doing it the old way, I went down to my local branch in my suburb, waited in line for four and a half minutes and then had the cashier do it for me. All up, the process took close to ten minutes and that's not counting the time spent travelling to and from the bank. On the Internet, however, the process took six minutes - and that includes logging on.

EASE OF USE The Internet is easier than going to a branch by a country mile - especially if you live in the country and your local branch has closed down.

BANKS ONLINE

Commonwealth Bank >> www.commbank.com.au Westpac >> www.westpac.com.au ANZ Bank >> www.anz.com.au St George >> www.stgeorge.com.au National Bank >> www.national.com.au Citibank >> www.citibank.com.au Bank of Adelaide >> www.adelaidebank.com.au Bank of Melbourne >> www.bankmelb.com.au Bank SA >> www.banksa.com.au BankWest.>> www.bankwest.com.au Challenge >>www.challengebank.com.au ASB Bank >> www.asb.co.nz Ebank >> www.ebank.com.au Private Bank >> www.privatebank.com

COSTS As banks are naturally happy if people conduct their own banking, transferring funds or paying bills online is either the same cost or slightly cheaper than doing it from a branch, depending on what kind of account you have.

MONEY MONEY



WHAT INFORMATION IS AVAILABLE? Most banking sites provide a great deal of information on how to use the online services.

HOW EFFECTIVE ARE THEY? Using the Internet is far more effective in every way than visiting a branch. At a glance I could see what the debt on my credit card was - without having to wait for the bill - and pay it off instantly. However, if you want to moan to someone about your depleting funds it's much more satisfying to gripe to a real person than send of a heated email

SHARE TRADING

The Net has had a larger impact on stockbroking than it has on many other fields simply by making the entire process more tangible to the common person. While you still have to trade through brokers, you no longer have to ring someone up and have them do everything for you, Instead, you log on, choose what to buy or sell on your screen, and press Enter.

The two largest online brokers in Australia are Commsec (www.commsec.com.au) and E*Trade (www.etrade.com.au), an international company that's become successful in the US and Australia and will be setting up shop in New Zealand next year. We decided to trial E*Trade against the large international broking giant, Merrill Lynch.

EASE OF USE In terms of mental accessibility, that is, the fear factor involved in approaching a big broker like Merrill Lynch versus faceless Web site. the latter wins hands down. Web sites are accessible, easy to use and virtually foolproof.

However, the fear factor works both ways in that Merrill Lynch conducts its own thorough research and can make decisions for you, whereas with online you have to know what you're doing from

COSTS Online services win the cost fight easily. Whereas Merrill Lynch charges up to 2.5% of your investment (the rate varies depending on how

the start - or do the research yourself.

much you're investing) with a minimum charge of \$100, E*Trade only costs \$49.50. This covers all possible charges, except if you trade more than \$75,000 worth, in which case you pay 0.1% of the value afterwards.

WHAT INFORMATION IS AVAILABLE This is where the main difference between the two com-

SHARE BROKERS ONLINE

Sanford Securities >>

www.sanford.com.au

Greenline Investor Services >>

www.greenline.com.au

Austock Brokers >>

www.austock.com.au

Todd Partners >> www.todd.com.au

Your Prosperity >>

www.yourprosperity.com.au

Macquarie Bank >>

www.macquarie.com.au

Bankers Trust >>

www.btfunds.com.au

Stock Rocket >>

www.stockrocket.com.au

Ouicken >> www.quicken.com.au

Ozebroker >> www.ozebroker.com.au

Comsec >> www.comsec.com.au

Shaw Stockbroking >>

www.egoli.com.au

G'Day Trade >>

www.gdaytrade.com.au

HBSC Invest Direct >>

www.hbscinvestdirect.com.au

Income Tax calculator My investments My budget Home cost calculator Share market information Fund comparison



moneymanager.com.au



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MONEY MONEY





panies lies. While Web sites provide a fair amount of information, such as quotes for US and Australian securities, news, ASX company announcements and company profiles, they don't offer advice like Merrill Lynch.

E*Trade general manager Bill Wileman says it targets the self-directed investor, who is after the convenience and empowerment they get from being able to access the site any time they like.

"Ten years ago, if you tried to get some research on a stock from anyone other than a stockbroker, good luck. But these days you can buy *Shares* magazine and look at what they're recommending. There's a whole bunch of things you can do."

Incidentally, Merrill Lynch isn't the best when it comes to providing initial information for would-be investors. When I rang up requesting for information to be sent to me, I was told that some would be mailed out immediately. If I hadn't rung again a week later to see what happened to it, it would never have arrived.

HOW EFFECTIVE ARE THEY? This largely depends on how knowledgeable you are of the stock market. There's no doubt that Merrill

Lynch is better in providing advice and research and, if you just want to sit back and not worry about your investment, then it is the better way to go. If you know what you're doing, however, then online trading is the more efficient and cost effective method.

MORTGAGES

Unlike online banking, which is still handled by the traditional banks, there are many Net companies springing up that allow you to apply for mortgages through them.



Most look for a deal that's suitable for you and don't actually lend money themselves, such as echoice (www.echoice.com.au), but eloan (www.eloan.com.au) is one company that lends the money itself. We decided to find out how eloan ranks against Aussie Home Loans, one of Australia's largest home loan companies.

EASE OF USE A Web site is certainly easier to use. Eloan's site is well designed and there's no confusion as to what's being offered and how to apply. On the other hand, when I rang Aussie Home Loans I had to wait almost five minutes before I was even put through to the right person — I was transferred twice. The second time I called I couldn't even speak to anyone — I was put through to an overflow

MORTGAGE **MAKERS ONLINE**

Mortgage Choice >>www.mortgagechoice.com.au LoanNet >> www.loannet.com.au Lenders On Line >>www.lendersonline.com.au Eloan >> www.eloan.com.au Echoice >> www.echoice.com.au Credit Union Australia >> www.cua.com.au Direct Home Loans >> www.directhomeloans.com.au MrMortgage.com.au >> www.mrmortgage.com.au Oueensland Financial Securities >> www.qfs.com.au Secure Personal Loans >> www.unicu.org.au Rams >> www.rams.com.au Ewizard >> www.ewizard.com.au

service and waited three hours before someone called back.

COST Because eloan has lower overheads than the traditional loan companies, its main claim to fame is being cheaper. At the time of writing it was offering a variable rate of 5.9% – as compared to Aussie's 6.35%. Furthermore, eloan has no establishment or ongoing fees, except in a few instances - such as if you're putting two or more properties up for mortgage, Aussie Home Loans, however, has a \$600 application fee, which includes evaluation costs

WHAT INFORMATION IS AVAILABLE? Eloan provides straightforward information on its site, which details loan costs, methods of repayment

and so forth, as well as providing its disclaimer which contains the "small print" - in such a way that no one can miss it. It's this ready availability of information that really makes eloan stand out from its competitors.

Eloan director Andrew Hodge says one of the major benefits is the ability to access the site at any time. "You can compare eloan with other home loan products in your own time at home or in your office without the pressure of a commission-based sales person."

However, Aussie Home Loans does have a Web site (www.aussiehomeloans.com.au) which provides a fair bit of information as well. This is just as well, for it took them one week to send me information through the post.

HOW EFFECTIVE ARE THEY? In the end. both companies will obviously give you the loan. However, in terms of cost and ease of use, an online service is certainly better than offline.

TNSURANCE

Like a bank, an insurance company is one that you would want to be reliable – and still running when you need it. As such, most people tend to prefer going with trusted names and it's possibly because of this that most of the insurance sites. on the Net look for the best deal for you amongst other, independent, insurance companies.

InsuranceWatch (www.insurancewatch.com .au) is one of Australia's largest sites, dealing with personal, house and contents, car and other forms of insurance. I tested it against NRMA for car insurance. However, I later learnt InsuranceWatch actually uses the Greater National Group for this service. It should also be noted that NRMA also has a site on which you





can get quotes (www.nrma.com.au), but as InsuranceWatch and the Greater National Group offer a better example of how the Net can be used for insurance, it was used over NRMA's site.

EASE OF USE While it isn't exactly neurosurgery to use InsuranceWatch, it could certainly be better. For example, it took me a while to actually locate the link that would allow me to apply online.

Then, after filling out my application form, I tried to post it but was told I'd missed a field (which was irrelevant to me) and had to go back and fill in all my details again for the first page. This happened twice. The next day I received an email saying that some information would be posted to me in the mail.

All up, it took three days for me to get my quote. In contrast, it only took nine minutes on the phone to obtain a quote from NRMA.

COST InsuranceWatch, or more specifically, the Greater National Group, did find an insurer who beat NRMA's quote for my second hand car. While the benefits from both insurers varied — thus making an exact price comparison unfair — the quote from Greater National Group's insurer was cheaper by several hundred dollars.

WHAT INFORMATION IS AVAILABLE? insurance Watch offers more immediate information than ringing up NRMA. While NRMA was friendly over the phone and quick to give a quote, they weren't able to answer a few of my questions.

www.private-bank.com



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MONEY MONEY



HOW EFFECTIVE ARE THEY? This varies on a number of factors. If you simply want to get car insurance quickly and with a trusted company, NRMA is certainly easier. If money is of the essence — and it often is — then InsuranceWatch is certainly worth a look.

INSURERS ON THE WEB

FAI >> www.fai.com.au
Insurance Brokers Network >>
www.ibna.com.au
Australian Business Benefits >>
australian-business-benefits.com.au
St. George Underwriting Agency >>
www.sgua.com.au
Greater National Group >>
www.gng.com.au
GIO Insurance >> www.gio.com.au
CGU Insurance >> www.cgu.com.au
WWW Insurance Agencies
>>www.insuru.com.au
AAML>> www.aami.com.au
AXA >> www.axa.com.au

NOTE Online and offline services compared in this article are representative only. Services and support will differ depending on which service you choose. NetGuide suggests you shop around before committing to any online or offline financial service provider.

SCOREBOARD

		ONLINE	OFFLI
	BANKING		
	EASE	V	
	COST	V	~
П	INFO		V V
	EFFECT	V	~
a	SCOREBOARD	4	2
S	SHARE TRA	DING	
5	EASE	V	V
	COST	V	
ì	INFO		V
ı	EFFECT	V	V
	SCOREBOARD	3	3
ı	MORTGAGE		
ı	EASE	V	
	COST	V	
ı	INFO	V	V
	EFFECT	V	
	SCOREBOARD	4	1
ı	INSURANCE		
	EASE	V	
	COST		
	INFO	V V	
	EFFECT	V	V
	SCOREBOARD	3	2

ONLINE TRADING WITH OFFLINE OPTIONS



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MFS454/Net

millenium madness

Nigel Horrocks & Louise Richardson spend hours online tracking down ways to celebrate, commemorate or completely avoid the new century - and finds something for everyone.

No matter how cynical you are about the fast-approaching millennium madness, you'll soon have to make the decision of a lifetime. When people in future ask you, as they will,

where you were for that special moment, you could say you were fast asleep and missed it all — or have a great story to tell. As we enter a century where technology will play an even bigger role in our life, it is appropriate to turn to the Net to help us make that decision about celebrating the new century. The Net is full of suggestions on ways to both celebrate and commemorate the new millennium, from loud parties to wild adventures. As always, be careful of parting with your money before you check out any event listed on the Net. We can't check out the authenticity of every event advertised, so it's smart to do some checking

yourself before you risk life and limb to take part in any advertised event.

Party down Aussie style

Sadly the Australian tourism industry hasn't yet cottoned onto the Web as a way of promoting millenium events around the country. Local operators will have to work harder and faster if they plan to cash in on the Web audience both for New Year's celebrations and and the upcoming Olympic games. Even so, when it comes to parties there's no place like home. Even if you have the money to jet off to Barcelona or New York City, you could have just as much fun

MILLENIUM EVENTS

here, as the New Year's Eve 1999 and 2000 Gig Guide (www.newyearseve.com .au) shows. This is a stripped-down site, which provides brief descriptions of various dance clubs, pubs, bands, restaurants and other events happening in Sydney and around the world on New Years Eve, in addition to providing email addresses so you can find out more. While it's not the sexiest site in the world, it is informative.

The New Year's Eve Gig Guide (www.jaybees. com.au/2000/) is a similar site, but it pays more attention to regional events happening all over Australia – although less contact details are provided. It also provides a continuous countdown clock and the ever-important guide on where the best fireworks on the night can be found.

More adventurous people may be drawn to the Antarctica Flight (www.antarcticaflights .com.au), just so they can be the first in the world to see the sun in the new millennium. The flight, which leaves Sydney at 1pm and returns at 4am, will circle over the mountains of Northern Victoria Land in Antarctica. This region is based on Greenwich Mean Time + 13 hours, which means it is the world's first time zone. Onboard will be a six-piece jazz band and complimentary drinks will be offered.

Sydney Harbour is undoubtedly one of the more desirable locations to be this New Year's Eve. You'll find some general information about the street party and fireworks display at www. waterways.nsw.gov.au/nye/.

Another place to be is the Millennium Masquerade Ball (www.users.bigpond.com/wed dingbells/), which will be held at North Fort at North Head, Manly, NSW, Even though tickets are priced at \$1500, you'll still have to be quick if you want a place.

An alternative venue is the Grand Hyatt in Melbourne, which is hosting its own New Year's Eve Party (www.mbmcorp.com.au/newyears1. htm). Providing a respite from the hordes of people lining the city's streets, it will offer champagne upon arrival, a four-course meal, a variety of intoxicating drinks, a band and the obligatory DJ.

What if no-one comes...

If you're staging an event, you first need to plunder a dictionary of superlatives. Every show seems to boast it's going to be the biggest in the entire world. Every city seems to find something in which to claim it will be the first with, even when it comes to seeing the first sunrise of the century. Promoters shouldn't assume anything with the word millennium in it will be a guaranteed money spinner. Some are already discovering unexpected problems.

In Australia, a millennium Great Barrier Reef party (www.millenniumparty1999.com) has been cancelled, initially because of concern about whether seasonal cyclones might disrupt proceedings. Now the organisers have discovered "strong anecdotal evidence that many intending travellers will not be flying around the Christmas period now because of worries about the Y2K issue." They also ran into another human problem. How do you find enough casual staff prepared to work on New Year's Eve in a reasonably remote location instead of going out and partying somewhere themselves?

The proposed world's biggest party and concert has also folded. This had been billed as a five-day celebration in Southern California with an expected turnout of 2.5 million people. The Web site (www.party2000.com) has now announced that it's running low on funds. Claiming to be on the verge of signing

MILLENIUM EVENTS



the world's big artists for the event, and despite some 40,000 hours invested in the project, Party 2000 "has made a final decision to give the entire production away to anyone (or company) who have the financial resources, rather than have the past six years of hard work go in vain."

Ве Нарру

Let's not emphasise the few downers. This is party time and plenty of other millennium shows will go on — here and in many other parts of the globe, as you will discover from the sites listed here. Of course, you can always save money and avoid the crowds by spending the night on the Net. This provides you with the ideal escape — there's always plenty of sites to surf or people wanting to chat, even on New Year's Eve. Some of those chat-rooms are planning party-type events on the night. Who knows — you may even find someone with whom to spend the next century.

First light

New Zealand's great claim to fame for the coming celebrations is that it will be the first place in the world to see the dawn of the new millennium. New Zealand has a special story to tell — the first sunrise.

New Zealand's official government site

(www.millennium.govt.nz) provides detailed information on millennium events happening all over the country, including the official dawn ceremony on Pitt island, the first inhabited land mass to welcome the new millennium on 1 January 2000.

Gisborne, New Zealand, is another city that claims to be the first to see the light of the New Year and the Gisborne 2000 (www.gisborne 2000.org.nz) site predicts that 60 to 70 thousand



people will congregate there in one massive party. On offer will be the wine and food festival, triathlon tall ships and the big music festival with Dame Kiri and others.

Auckland (www.akcity.govt.nz/around/millennium/millennium_celebrations.htm) will offer fireworks, a concert in the domain and a youth cultural festival in Aotea square. An all night concert at Bastion point is also planned (www.lastlight firstlight.com).

The unfortunately named Poverty Bay (www.nz made.com) will host a seven-day festival including sports and arts and promises to have "the largest concert system available and Japanese pyrotechnics". Join the celebration on Te Mata Peak Hawke's Bay (www.peakzooo.co.nz) and (www.hawkes bay.com/ and members.xoom.com/TeRangi/), including a champagne breakfast. Tickets go for \$700. Reminisce about the past century as you dance to classic hits-type music at the Napier Skating Club (napieronline.com/2000/) for \$28. East Cape (www.twm.co.nz/Millennia3.html)

hill site occupied by the East Cape lighthouse. Wellington (www.wellington2oo.org.nz/) is the home of the "government- recognised millennium clock" plus a free open air concert. Bargain.

has a 24-hour "private" pre-dawn function at the

Christchurch (www.tpzooo.org.nz) will have

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midnight celebrations in Hagley Park, fireworks and wind". "A time to reflect rather than party hard," a sunrise breakfast at New Brighton beach. The best the site says. parts will be shown to a BBC TV audience.

Arrowtown/Oueenstown

(www.arrowtown.co, nz/2000/index.htm) has a dawn observance dubbed the "festival of

Southland (www.southlandmillennium.com/) gives you the option to dance the night away in a 100 x 18 metre marquee and watch a midnight fireworks and laser show

wild things

Jump out of a plane (www.millennium)ump.co .nz) At dawn, skydivers will leap from 12,000 ft over the international dateline into the Pacific Ocean, 800 miles from New Zealand. One position is available for a tandem passenger. Highest bid so far \$80000. Around the world in a private jet (www.tcsexpeditions.com/expeditions/plane/ millennium.htm) Start at Easter island, cross the dateline to Tonga, ride elephants in Nepal, see the remains of Jordan's lost desert city of Petra, visit the bustling bazaar of Marrakech and see the sunset in Samoa. Cost \$US44,950 jetlag free. Places for 88 people. Be James Bond for a night (www.ritzcarlton.com/ corporate/millenniumexperience.htm). Stay in a Ritz-Carlton hotel on New Year's Eve. The deal



includes getting a private dining room; 18kt gold Bylgari Chrono watches, a Jaguar automobile

(chauffeur-driven if preferred) for the weekend. a 24-hour private butler service and a magnum of Taittinger champagne. It costs \$300,000 per couple.

Fly through time zones (www.airfrance.fr). Board the Concorde on New Year's Eve in New York. Stopovers include Hawaii, Sydney, Australia, Hong Kong, India and Cairo - and all for just \$U\$75.000.

Hire out a castle (www.scottscastles.com/ news.html). Twenty-two Scottish castles are being rented out for private New Year's Eve parties. The price for 16 people: \$132,000.

Go dog sledding across frozen lakes (www.callwild.com/schedwin.html#dogdeluxe). Glide across the Canadian Algonquin lakes with four huskies for \$2,500.

Smoke a 12-inch cigar (www.robertchasecigars. com). Robert Chase has handmade 2000 specialedition cigars that are guaranteed to last three

hours. Limit 10 each at US\$1000 a smoke.

Hire a yacht (www.charter2000.com). Sail to the Bahamas, Caribbean or South Florida. If you don't know the way, a crew can be hired.

Go to an exclusive party (www.head-space.org/ party.html). A "not-for-profit adventure in a faroff land." Reported to be a dance party in which 300 people fly to a secret and very remote location. Run around in the desert (www.burningman. com). Being held at the end of August, this





millennium-themed event will be held in the Black Rock desert in Nevada. Bring "all you need to survive" no food will be sold – and bring "toys and costumes to express your creative spirit." Tickets at US\$100. Ride around the world on a bicycle (www.odys sey2000.com). Starting in Los Angeles on New Year's Day, the bike around the world will last the entire year. That's 32,000 kilometres. A few Kiwis

have already signed up. Ages of the 210 (at last count) riders range from 1 to 81, Cost: US\$36,000. Go pole to pole (www.polezpolezooo.com). In October, 18 young adults plan to traverse the globe, starting from the North Pole, reaching the South Pole on New Year's Eve. Chores along the way include cleaning up the Hudson River and helping rebuild facilities in war torn Nicaragua.

Cycle to Gisborne (www.2000-first-to-thesun.com). A 1000km bike ride from Auckland over three weeks. But will you be too tired to party at the other end?

Hold hands with a million people (www.amystical grove.com/PTM/). "Earth spiritualists" invite a million people to hold hands, get back to nature and be blessed by Tibetan monks at a as yet secret location probably in California's Death valley. Probably free but you need to buy a millennium "pouch" in which to gather "sacred" earth on the night.

Sail the Caribbean (www.yachts-on-line.com/ millennium/). Join the crew of this 55" catamaran for seven days. It costs US\$1843.

Take part in a mass marriage (www.gisborne

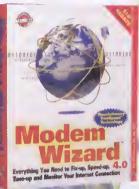
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2000.org.nz/events.html). Share your special moment with scores of others at Awapuni.

Sail around the world (www.therace.org/english/

). Don't expect any in-flight stewards. This sailboat race around the world has no stopovers and you get no assistance. It goes via the three great capes. Two Kiwis are so far in - Grant Dalton and Ross Field. The Winners Prize money: US \$ 1,000,000.

Put your art skyward (www.panorama2000.com/ english/emap.html). Works of contemporary artists will be hung above the city of Utrecht in the Netherlands. Will anyone understand what it all means? Paint the town blue (www.imex.no/vol/sortland/ propaganda.htm). People describe Sortland in Norway as ugly. So the soulless city folk want help to paint

Run a marathon (www.millenniummarathon. co.nz). If you're hangover free, run in a 10km sunrise marathon in Hamilton.

everything blue in time for the new century.

Go underground (www.trefnet.nl/kvnh/entree-2000) A dance party set in an old 1812 fort located in the north of the Netherlands. Explore down the many corridors include a large sea-water filled

aquarium with sharks." In one of the corridors a disk jockey will play "all kinds of music youngsters (and elders) like most, "Tickets about \$6000. Find the new world (www.leif2000.org). October 9, 2000 will mark 1000 years since the first documented European to set foot in North America. Viking ship replicas will set out from Canada to retrace the voyage to the new world, in the path of the man, Leif Ericson. Build a colony in space (www.millennial.org/). By

the year 3000 many people will be celebrating the millennium from space so you can start getting read!

get noisy

Barbra Streisand (www.millenniuminvegas. com) promises this Las Vegas gig will be her last

ever concert. Ticket and gourmet meal will cost around \$USI,000,000.

12 dreams at the pyramids (www.netlink.co.uk/ users/revmag/). Jean Michel Jarre is performing a special 12-movement "multimedia opera" on the Giza Plateau at the Egyptian pyramids. Tickets



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\$US250 upwards. Limited to 250,000.

Bali2000 (www.bali2000.net/

Yang Yang, html). Billed as a mini-Asian Woodstock combined with a "renaissance medieval fair." Mixing philosophy with music and sport, you can paraglide while contemplating life.

The Gathering (www.gathering.co.nz). Nelson's annual big hilltop alcohol-free dance party promises to be bigger than ever and may be the last."

Celebration New York (www.celebration2000.

com). In this 12-hour party Sting, Aretha Franklin, Chuck Berry, Tom Jones, Kool & the Gang, Joan Rivers and the Duke Ellington orchestra will perform in over 22 acres at the city's Javits Convention Centre. Ticket prices start at US\$1000.

World music (www.fiji2000.org). In Fiji, a Womad-style six-day festival of world music, dance, arts and culture. The dawn ceremony" will see hundreds of canoes in the water where the dateline meets the sea

South Africa's dance party (www.southafrica 2000.com). A 72-hour trance music party 85 kilometres from Cape Town that's trying to be deep and meaningful. "The choice of one ancient paradise of the Earth for the biggest electronic music festival ever organised is a return to the origins of Man." Eagles (www.ticketmaster.com). Eagles reunite to do Hotel California 2000-style. Also starring Jackson Browne and Linda Rondstadt at Los Angeles' Staples Centre. Tickets range from US\$50 to \$US1000. Year 2000 Drumming (www.allonetribedrum. com/). In New Mexico, drummers will work in shifts to tap out a beat to honour the "International Decade of the World's Indigenous Peoples." Los Angeles (www.la2000.com). Join 100,000 people for the largest fireworks and laser show ever seen in LA. Tickets at "family prices." Jimmy Buffet (www.ticketmaster.com). Part of a

12-hour Universal City concert. \$US1500 a ticket. 200th anniversary of the death of Bach

(www.germany-tourism.de/news e.html) Bach's music will ring out at concerts throughout Germany. Gloria Estefan (www.ticketmaster.com), Opening a new arena in Miami. Tickets \$US150 for the cheap sets. \$1500 for the best.

Cliff Richard (www.necgroup.co.uk) and (www.starnet.com.au/sheppard/new.html). Sir Cliff says he has made a lot of money out of the old century " so it would be nice to raise money in Birmingham for a children's charity to end it. " After camping out for over a week, fans snapped up 50,000 tickets worth £1.5 million pounds in the first three hours of them being on sale..

Ray Charles (www.oprylandhotel.com/2000/ grand2000.html). Ray and Dolly Parton perform in Nashville. Cost starts at US\$1599 per person. An overnight room starts at US\$850.

Elton John (www.caesars.com/palace/win/). Simply the best? The performance better be at US\$601.50 a ticket. Elton John, his new pacemaker and Tina Turner sing in the newly remodelled Thomas & Mack Center. Parking is included in the ticket price. Party at Kelly Brown's place (www.jepa.co.uk/shopping/party.html). If you want crowds of gate-crashers at your private party, add your venue to this list.

for more links to famous places, movies, wine & food, mementos, spiritual sites, chats, surviving in the new millenium. parties, party poopers. and events during the year 2000

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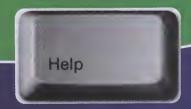
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bug

the Antivirus software System is like a first aid kit or an insurance is like a first aid policy. Bill Bennett signs up.

>> You can have antivirus software sitting around for years and never need it. You may even wonder why you spent the money. Then when something nasty strikes, you are suddenly grateful that you did.

> Now that 50% of home PCs in Australia are on the Internet, it's not a question of whether a virus will reach your machine. It's a question of when. Over the years we've known several computer viruses and seen some sneak past industrial strength defences. That's less likely to happen to you because, while today's anti-virus tools are not invincible, they are extremely robust and, thanks to the Internet, can easily be kept up to date.

> If your machine isn't protected, a virus can cause havoc. It's unlikely to physically damage your hardware - though particularly nasty viruses have been known to trash hard drives so comprehensively that they need replacing.

If you're not scared, you should be. All I can say is, I hope it doesn't take a full-blown virus attack to convince you to take precautions. But if you have been a victim in the past, or you have no intention of suffering in the future, then read on.

Antivirus Software

Here we've looked at some of the more popular antivirus products currently on sale in Australia. We've specifically chosen products aimed at individuals and small businesses - more sophisticated products on the market will look after computer networks and servers. The programs here vary in price from \$59 for PC-Cillin up to \$99 for Norton's Antivirus and VET Net Surfer. Every package looked at here has a built-in facility to download updated virus information. This means you can keep your system safe as new viruses appear. Some programs automatically schedule these downloads, others require a manual download. Most notify you when an update is available. Nearly all programs also have a mechanism so that you can warn others when you think you've discovered a new virus.

All of the packages allow you to schedule unattended scans of your hard drive. Most allow you to check incoming emails and downloaded programs. Some can check inside .zip or other types of compressed file. All packages have some ability to find the newer macro viruses - though their success at doing so varies. Some allow you to check or even block ActiveX and Java programs. Most programs also allow you to block known problem web sites.

Computer security involves a payoff between protection and usability. At one extreme are totally secure systems. They are hard to use, have strictly limited functionality and the security overhead means they work at a crawl. At the other extreme, you can have a system that any-

one can use, can do anything and delivers

peak performance - but it has no security whatsoever. The Antivirus packages reviewed here offer a reasonable degree of protection for a small decrease in usability.

In this review, we looked at performance degradation in simple terms. Even so there was a wide range. Typically, antivirus software will slow your computer by around 5%. We found there was almost no noticeable slow-down with McAfee's VirusScan, while Norton's Antivirus slowed things down by almost 10%. Even so, in everyday use, this performance slow-down is barely noticeable.

Apart from price and performance issues, the main difference between the programs lies in their ability to spot viruses and their effectiveness at removing them. None are foolproof. Some appear to have blind spots, others can be clumsy - either removing innocent macros as well as offending ones or by leaving debris after a virus clean out.

Overall, you wouldn't go far wrong with any of these packages. None of the programs tested performed so badly that they could not be recommended.

One last point — these days many virus programs have been integrated with other software in desktop utility packages. This survey only looks at standalone packages, you may find other antivirus software in utility suites.

ANTI-VIRUS



the software

McAfee VirusScan Publisher **Network Associates** Price \$79.95 Web Site www.mcafee.com

There's a lot of technology in McAfee VirusScan - the latest version includes parts of the original McAfee product together with elements of Dr. Solomon's Toolkit and Webscan. Collectively the

site savers

- www.cert.ora
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- www.vhc.se/index2.html
- kumite.com/mvths/ macvirus.com
- www.eliashim.com/ vcenter/
- officeupdate.microsoft. com/Articles/antivirus.htm

tools in VirusScan will catch just about anything horrible trying to infect your machine

You could be forgiven for forgetting VirusScan is on vour machine - it's almost invisible. Like the other tools, it includes a scheduler that can be programmed to operate when vou're away from vour desk. dangerous Web pages and check email attachments as files arrive.

My main beef about VirusScan is that downloading new virus definitions can be clumsy and unintuitive. Overall, this is a great antivirus package.

Norton Antivirus 5.0 Deluxe QQQQQ Publisher **Symantec** Price \$99 Web Site www.symantec.com.au

There's little doubt that Norton Antivirus is the most visible product in its class — at \$99 you pay a premium for that. The program integrates closely with Windows 98 almost to the point of invisibility. It even uses the Windows 98 scheduled tasks feature instead of its own scheduler so you can set it to automatically search for viruses as part of your routine.

Most antivirus packages slow your system down when in use. My tests showed Norton sucked out more performance from my machine than the other packages. On the other hand, it was one of the most successful at finding rogue programs and was particularly good at intercepting macro viruses without damaging legitimate macros.

Symantec's Web site has enough antivirus information to make the most relaxed user paranoid. The Live Update feature which automatically adds new virus definitions to your software is probably he best update technology of all the reviewed programs. One word of warning, the downloadable trial version of Norton Antivirus trashed my machine – though the full product did not.

VirusScan can block PC-Cillin 6 222 Publisher Trend Micro Price \$59.95 Web Site www.trendmicro.com.au/ pccillin/

At first sight, PC-Cillin's 24-page, CD-sized manual looks somewhat skimpy. In fact, the program is so straightforward to install and easy to use that this is not a problem. Wizards that step you through the various processes perform most common tasks.



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ANTI-VIRUS



It would be easy to underestimate PC-Cillin. The software is among the cheapest anti-virus packages on sale in Australia. It looks simple. Yet behind the scenes is a powerful virus elimination tool that covers most of the main bases. It claims to be better at scanning compressed files, though I was unable to test this. Its only major omission is that it lacks the ability to scan email attachments as they arrive. Overall PC-Cillin competes well against the better known antivirus products.

VET Net Surfer OOO
Publisher Computer Associates
Price \$99
Web Site www.vet.com.au

Australia's home grown antivirus product was snapped up by Computer Associates earlier this year. Net Surfer is only one of a series of antivirus tools fro the same stable. It has to be said that the VET products are not quite as polished as some of the big name antivirus tools; this is particularly noticeable in the user interface — which has a shareware feel to it. I also found VET cased some

problems on my system when I uninstalled the program. For this reason, you have to fiddle with VET more than with the other programs.

Looks aren't everything; VET Net Surfer certainly did the job of finding viruses as well as any other package in this survey. And, I can confirm Vet's main claim to fame: that Net Surfer is faster than its rivals. Overall, VET Net Surfer is overpriced considering its so-so performance.

Online Tools

All the antivirus software companies operate Web sites. Most include a wealth of information to help you track down, identify and troubleshoot viruses and most allow you to sign up for newsletters



that will keep you informed about new viruses and other security threats. McAfee and Trend Micro take the online



common queries

WHAT DAMAGE CAN A VIRUS DO? This differs from virus to virus. The first thing is don't panic. Many viruses can be fixed easily within a few minutes. Some viruses are just nuisances, and make a minor change to your computer. One doing the round pops up on a day of the month and tells you "you are a jerk". Some format or overwrite the hard disc, such as the Michelangelo virus. You may lose some work. The more damaging viruses destroy your backups or make changes you are unaware of until too late, or confuse you so you aren't sure what data has been changed.

HOW DANGEROUS IS EMAIL? Virus's are spread easily by email and will always come hidden within an attached file or program. There are hoaxes that claim simply downloading a text email letter can give you a virus, but you actually have to open an attached to run the risk of catching something.

what are the first general precautions to take? Create a boot disc on a floppy or zip disk, which is virus free. This enables you to start your computer in an emergency. You should also back up your data files regularly. Buy anti-virus software and keep it up to date y downloading live updates from the manufacturers Web site (these are generally free).

ARE MACS IMMUNE? Recent problems such as Happy 99 and Melissa didn't affect Macs and they have been relatively immune compared to users of the Windows platform. Last we heard there were 35 Mac-specific viruses. One called the AutoStart worm

(www.macvirus.com/reference/autostart.html) was doing the rounds earlier in the year.

experience a whole step further by offering free online virus scanning services that check your machine directly. If you are on a tight budget, this is your best option.

McAfee's online VirusScan engine takes a few minutes to download from www.mcafee.com/

centers/clinic/default2.asp. You have to give McAfee your email address, probably for marketing purposes, but that's all. Once loaded, you start the program by clicking a link on a Web page. The Web page then shows your system folders and you must choose which drive to scan. The display shows



Advertisement upside down at client's request





which files are being scanned and highlights any viruses found on your hard disk.

Trend Micro's HouseCall (housecall.antivirus. com) works in a similar fashion — you register,

an ActiveX component downloads, you get to choose which folders are scanned and the program searches remotely for viruses. HouseCall then opens a separate screen that displays the files being scanned and the results. It also displays banner ads, which, no doubt, subsidise the free service.

In practice the online VirusScan took about 20 minutes to search my 4GB hard drive. HouseCall worked somewhat faster than VirusScan scanning the drive in around 10 minutes. The level of checking doesn't seem quite as comprehensive as the commercially available software, but as a first line of defence both services are more than adequate.

fooled ya

There must be very few people on email who haven't received a chain letter with the subject line warning of a virus doing the rounds. These are often hoaxes and meant to scare people and have fun at their expense. The warnings encourage you to pass the warning on, which people do. Besides clogging mailboxes, this means hoaxes soon take on an air of credibility. Here are some of the more common hoaxes bearing in mind there are many variations of them:

Bill Gates Tracking Chain Letter: Claims to enrol you in a Bill Gates beta software program that tracks email.

Bud Frogs warning: Claims a screensaver will destroy your machine.

Cancer chain letter: Variations of this all claim not to be a hoax and designed to help some child dying of cancer.

Christmas tree: Claims something called tree.exe will explode on Boding Day and destroy all your files. Disney world: A chain letter, which says you'll get a free trip to Disney world if you pass the letter on. Good Times: Virus warning about a non-existent hoax called Good Times, which also goes by other names such as Deeyenda Maddick.

Join the Club/Crew: A hoax that has been around since 1997 warning someone got an email headed "Join the club/cre" and it deleted files.

Penpal greetings: Around since 1996. Like Join the Crew, falsely warns an email headed "Penpal greetings" can cause damage to your computer.

"It was a score of the epsilon of th



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THEWEIGHT OF THE WORLD

Building Web sites and reaching the masses around the world is all a bit of a lark really. However, there are some serious consequences of operating online. IT law expert Phillip Argy spoke on cyberspace law at the recent Internet World Conference in Sydney. Louise Richardson was listening.

It's looked fairly easy thus far. We've planned, we've designed and we've found hosting for a Web site. All the mechanics aside, there are some serious aspects to consider before you

unleash yourself on the masses. This month we'll look at some of the legal implications of owning a Web site - copyright and trademarks, privacy, trade practices and the new electronic transactions bill. Next month we'll go into marketing and maintaining your Web site and we'll finish the series in our lanuary issue with some tips on making some money from your site.

A copy is a copy is a copy

If, without permission, you make or authorise someone to make a copy of something you are breaching copyright. Downloading a file over the Internet qualifies as making a copy on the desktop and uploading information to a Web server is also deemed to be making a copy. Generally the law that applies is the one in force in the place the copy is made - so, if you live in Brisbane and you download a file from a US Web site then the Australian copyright laws are enforced, and vice versa.

Obviously trying to enforce copyright on text documents included on Web sites would be laborious and irrelevant. By placing text and images on a Web site you are effectively giving visitors to your site the authority to make a copy on their desktop.

The problems arise when you don't own the copyright to material on your site (ie, images or text) or you don't own the copyright in a certain part of the world. If you commission an article for your Web site, ensure you own the International copyright to it, otherwise you may find yourself dishing out royalties every time someone outside Australian downloads (copies) the file. This

applies most commonly to software licenses. If you decide to make software available to download online ensure you have the license to distribute it internationally. If someone from say, Afghanistan, downloads the file from your Web site and you don't own the distribution rights you are breaching copyright by authorising someone to download the file.

Confusion reigns over unmonitored chat rooms and message boards. If an ISP or Web site allows people to upload or download illegal copies in chat rooms or message boards then "didn't know" is a defence. However, once someone tells them about illegal content they are obliged to remove it. Copyright law gets even more confusing when you start to consider caching, proxies and mirror sites, but it all comes back to the principle - who is doing what, when and where. What content is being downloaded, where is it being downloaded and who owns the copyright to it.

That's my mark, mister

Intellectual property, copyright and trademark laws apply on the Internet in exactly the same way they do in the real world. "Cyberspace law is just law," says Argy. He uses the analogy of murder. If someone kills you with a laser gun, you can't argue that because a laser gun hadn't been conceived of when the law was made that the law doesn't apply to murders by laser gun. The diversity of the Internet makes it difficult to discover someone breaching Copyright, but Argy says if you can find out who's doing it the law is strong.

SITE SERIES 4

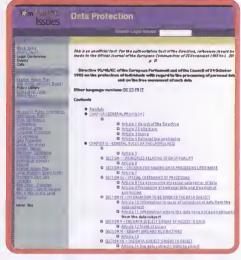
Argy says courts have cottoned on to people registering domain names using business names or trademarks they don't own. The problem with the domain system is that you can only have one netguide.com or netguide.com.au. There are around 40 different classes of trademark on the same name — for example, the Commodore computer and the Commodore car. Both have a legal entitlement to the commodore.com.au domain name and in this case it tends to be first in, first served.

Globalisation is creating many of the problems. Traditionally trademarks have been jurisdictional, meaning they are registered in the country the business trades in. Another company may own the same trademark in the US, a different company may own it in the UK.

Businesses that would never compete in the offline world find themselves competing online and there is the potential for reputations to transcend boundaries.

Peeping toms

Privacy is a huge issue for Internet users and will



become more so in coming years as more and more personal information is made available over the Web. Australia has no privacy law, however breaching general privacy principles and common sense can be commercial suicide in the hands of consumer groups and the media.

Argy believes it is likely Australia will adopt a

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policy along the lines of the European Privacy Directive (www2.echo.lu/legal/en/dataprot/ directiv/directiv.html) by January 2001.

Do unto others

The Australian Trade Practices Act applies to trade and commercial activities in or to or from Australia. If you are doing business in Australia you are subject to the Trade Practices Act, which at its most basic states you can't engage in misleading or deceptive practices and products and services must comply with minimum statutory warranties.

The Trade Practices Act doesn't generally apply to Web sites hosted offshore. There is one exception. If an offshore business faxes or emails information to an Australian number or email address and that information includes a misleading statement then even though the business is offshore you can sue them here under the Trade Practices Act.

How come? There is a difference between information on a Web site and emailing it to you. If it's on the Web site you have to go to them to read it. If they send the information to you at your .com.au

email address then they are deliberately and knowingly making a statement in Australia and therefore submit themselves to the jurisdiction of Australia.

ET's big bill

A not-so-insignificant piece of legislation appeared before the House of Representatives in September called the Electronic Transactions Bill. Argy says the Australian Government is introducing the bill to add an element of confidence for online traders.

It means that a transaction between people whether commercial or not is not invalid just because it takes places by means of electronic communication.

"The bill is just making sure any court that doesn't understand the Internet doesn't think there is anything special about it. If the transaction is otherwise valid then it's perfectly enforceable even if it's only done electronically," says Argy.

An important aspect of the Electronic Transactions Bill is that it will give legal status to an electronic signature in the same way as handwritten



SITE SERIES 4



signatures are deemed legally binding on contracts. Australia will be the first place in the world to introduce a law like this and Argy predicts international players in online gambling and e-commerce ventures will based their services in Australia to take advantage of the law.

Some tips

It is critical to understand the basics of how to make legally binding contracts. Many contracts made online are unenforceable — a problem that is easily avoided. Argy recommends e-commerce players design their systems so customers cannot complete a transaction until they have had a chance to read the terms and conditions

Australian law states consumers are not bound by terms and conditions that they didn't know about and online it is impossible to disprove that they didn't know if a Web site lets them complete a transaction without reading them. Even if they knew they were there and didn't read them, they are still binding.

Make sure you keep good records and logs of activity and transactions on your Web site so you can prove what happened and when and know where in the world you are trading and where you are allowed to trade. If buying, find out who your supplier is and where they are before you buy.

Argy says none of these are novel legal issues. The law has been dealing with mail order systems for over 100 years. The Internet has meant a huge increase in the volume of activity, but the issues are still exactly the same. Practical enforcement may be the biggest problem, but if the who, when and where questions can be answered there are laws around the world that protect consumers and businesses operating online.

LEGAL

OECD Papers on Electronic Commerce www.oecd.org//subject/ electronic commerce/ documents/

LegalMart www.legalmart.com.au

CyberLaw.com www.cyberlaw.com

CyberSpace Law Institute www.cli.org

Build a safer Web site www.netlaw.com/safer.htm

NetLaw www.netlaw.com

What is Copyright whatiscopyright.org

EFF Intellectual Property Archive www.eff.org/pub/ Intellectual property/

DISCLAIMER The above advice is general in nature only and cannot be relied on in a specific instance. We recommend you consult your legal parctitioner or an Internet law expert.

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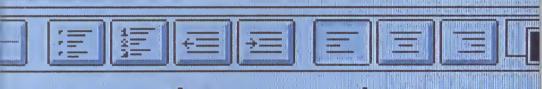
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Philip, I've left you. I've be thought you might have no somewhere else. I'm at me

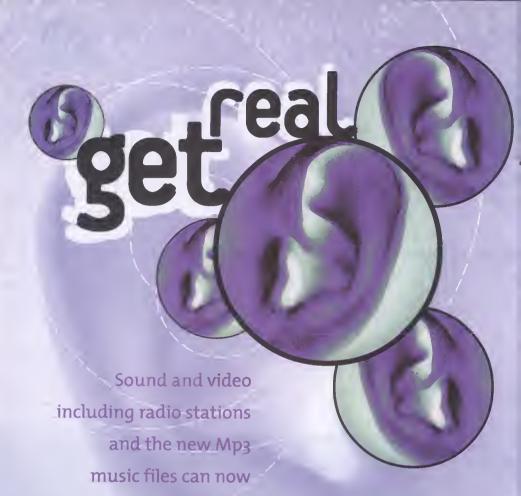


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en gone three weeks now. ticed, but your head's been ther's.



be enjoyed over the Net – if you follow these guidelines from Bruce Davis-Goff IT'S CALLED STREAMING MULTIMEDIA. It's a way of sending files containing sounds and pictures in a continuous flow over the Net so they start playing almost instantly before your eyes on your computer screen. It means we can hear radio stations from all over the world, video including TV broadcasts over the Net and the new largely free Mp3 music files. As the entertainment options grow comes the promise of an all-singing, all-dancing, bells-and-whistles future. In much the same way that VHS became the de-facto standard for home video, products called Real Audio and Real Video have so far become the mainstay for streaming multimedia over the Internet but that is changing.

These are early days. Presently video is marginal - depending on what speed your connection is, while the audio can range from brilliant to sounding like a Dalek up a tunnel. There's also a lot of different streaming formats to contend with and almost as many players, but only two that really count - Real Networks with their Real Player and the lions share of the market, and Microsoft with Version 6 of the Microsoft Media Player. Both can view most multimedia formats, streaming and otherwise and while Media Player is a fine piece of software, Real has the advantage of a big, well-established user base. This is due in some part the freely available Real player, which funnily enough, comes free with Win 98.

Get Real Man

The newest G2 player from Real Networks is a slick and mature piece of software. Head off to **www.real.com** and follow the links for the free G2 Player. You'll get the choice of including a Beta of Real Jukebox at the same time and it's worth it, but more on that later. Your download will arrive as a self executing file. Run it and follow the prompts and the G2 Real player will be installed along with a control center applet in the System tray area of your task bar. By opening the player and using the open file command you'll immediately be able to play local multimedia files including MP3, JPEG, Animated Gif, wav, avi, Shockwave Flash and many others.

But the real (sorry!) excitement is in the wealth of content online. Start with the Presets menu — this has a pile of Internet radio stations divided up into styles. Choosing one will start the process of connection but being free software, the first thing you'll hear is an ad. It's over quickly and can be

fast-forwarded. Don't panic if the music takes a minute or two to start. This is called buffering and it stores a small part of the song as it plays. This ensures continuous play even if there are interruptions in the file stream. This list of stations can be customised much the way you can do bookmarks in an Internet Explorer browser — adding new ones as you find them.

On the left is the video channels box for connecting to Real Video sources but unless you have a fast connection, the video may be frustrating to watch — although millions persevered and watched the Nasa Mars Pathfinder landing this way. You can also click where it says "Sites" on the menu bar; this will lead you to a variety of Web pages containing content and to the "Real Guide" which is a list of streaming goodies.

You're now also set up to access Real content wherever you may find it. Generally you'll be given the choice on most Web pages of choosing a modem speed for playback. This is because Real content is optimised for particular speeds during encoding with versions available for different bandwidths. For best playback, choose the one closest to your own modem speed.

Un-Real

Meanwhile back in Redmond, Microsoft haven't been sitting idly by twiddling their floppies. It has paid Real Networks a real compliment and bought a substantial share of the company. Microsoft has also released version six of the Multimedia player, which is no slouch. If you've installed Win 9B, you probably have it already on your system under the Start/Programs/Accessories/Entertainment menu.

The latest version (Beta 6.2) can be had at: www.microsoft.com/windows/mediaplayer/

REAL JUKEBOX

If you include Real Jukebox in your download you'll find an all round solution that organises, converts, records, plays and finds audio content.

To start with its a CD player, able to convert CD's into Real Audio or MP3 on the fly, it also retrieves track listings from CDDB servers. The music library lets you organise multimedia sources into play lists, all laid out in Explorer-like fashion and sorted into categories. These can be local files or streaming URLs. Finally there's the get music function which is an internal minibrowser is a portal for finding, downloading and buying music.

RERL PRODUCER software for creating your own streaming media, perhaps as simple as a small video clip or song for your web page. It supports

Web publishing and is aimed at pro/semi-pro content creators with broad options for creating your final masterpiece.

REAL SLIDESHOW it does just what it's name suggests, letting you add commentary or music to a series of slides and then plaster them online. It uses yet another language called SMIL, or Synchronised Multimedia Integration Language, which is based on XML or extensible Markup Language. If that sounds scary, breathe easy. The geeky stuff is all under the hood and pasting into a timeline is about as grueling as it gets.

REAL PRESENTER for Power Point Users to convert power point presentations into the Real Video format, adding narration while you do it.

download/beta.asp. It can play most popular formats including MP3, from its modest and easy to use interface. It includes a Favourites menu, already pre-filled with streaming content sites. Apart from its ability to play in-browser video, there's not a lot about it that stands out compared with the Real Player which is a true one stop entertainment shop. Microsoft however, have a new-ish format called ASF

orientation

A guide to the Internet in New Zealand, South Pacific and beyond. oc.orientation.com



(Advanced Streaming Format), which is popping up on a lot more sites and is played with the Media Player. In the words of Microsoft it's "set to revolutionise the multimedia world". Watch this space.

Another little-known feature of the Media Player is incorporated into the Internet Explorer 5 browser. If you have Media Player installed, Right-click on the Go button, at the end of the address bar and it will give an option called Radio. This adds another bar to the window which

contains a volume control
and a link to WindowsMedia.com, a Windows streaming media guide, a somewhat low-rent
version of the
Real Guide.

Stream a little stream for me In the end, there's no beating the Real player in terms of stability and variety of content, and the Media Player lags behind in just about all areas. However with Microsoft acquiring an interest in Real and pushing their ASF format, anything could happen.

Generally the quality you'll get from streaming media is dependent on how busy the Net is and what sort of bandwidth you're getting. Even with a good connection, Real Audio encoded music can sound thin and be prone to the odd interruption. But with the arrival of high speed Internet access, the realm of online multi-media content is set to explode and the Real Player is in a perfect position to exploit this. The video may not be sizzling yet, but the sheer scope of music and entertainment available in the Real format surely is.

Do It Yourself

To serve up your own Real multi-media is a process of compiling it and then converting to the Real format. Then your content needs to be hosted by a Real Server — server software that streams the content and here is where you'll need to talk to



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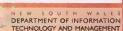
















TUTORIAL



your ISP. Maintaining more than a few streams takes a bit of grunt and bandwidth, but if your ISP already has a Real Server setup, it is possible to stream from your home page.

On the bright side the tools to organise, find, and create streaming media are all freely available if.

unreal goodies

Microsoft Media Tools

www.microsoft.com/windows/ windowsmedia/default.asp

A suite of applications to produce ASF content, including an encoder, authoring software and others. While it may be the way of the future, most sites opt for the Real format at the moment, though of course you can have both. This is a fairly dense and industrial strength set of tools only recently released.

Total Recorder

www.highcriteria.com/download/totrec2o.exe

The G2 Plus player from Real has the ability to record Real Audio files for later playback, it's US\$19.00 dollars and a steal at that price. But if you're stuck with the free version, or the included Windows Real Player, Total Recorder may be for you. This software lets you record from any source that's going through your soundcard. It therefore can record Real Audio and Microsoft streams in real-time and save them as wav files for the cheerful price of US\$11.00.

DIY

Making an MP3 is simply a process of encoding an audio track in the MP3 format and can allow you to have your whole CD collection on your computer. The most common way is referred to as ripping, or Digital Audio Extraction. Using a CD as the source, the software lifts

GETTING STARTED WITH MP3

WHAT >>

MP3 is a recently emerged file format for audio. It's part of the MPEG school of compression formats and allows an audio track to be compressed to around one tenth of it's size. For example, an average song on a compact disk takes around fifty megabytes to store. With MP3 this is reduced to around five megabytes with virtually no loss of quality and this has had broad implications for storage and distribution, especially over the Internet.

WHERE >>

MP3 files continue to flood online at a phenomenal rate. Driven initially by enthusiasts and picked up by entrepreneurs, this wave of MP3 is hard to miss, type MP3 into any search engine and watch the hits roll out.

Sites hosting MP3s can be Web or ftp based but regardless, it's wise to use a download manager such as GetRight(getright.com) or GoZilla (www.gozilla.com).

HOW >>

Once you've got some MP3 files, they can be played easily with Microsoft Media Player or the Real Networks Real Player. The most popular MP3 player is Winamp — download at **www.winamp.com**. It's free for non-commercial use and is tailor made for MP3s. Its graphic equaliser also supports presets, meaning you can save and load pre-configured tonal settings for individual songs or playlists. Playing a file is as simple as drag-and-drop or using the open file command from the menu and this is true for the Media Player, Real Player and Winamp. Playlists are made in much the same way and can be saved and loaded.

TUTORIAL



GET THE LATEST NEWS ON MP3 IN OUR NEW MP3 COLUMN ON PAGE 108

TEN TOP REAL AUDIO SITES

Real Guide realquide.real.com/ Live Concerts www.liveconcerts.com **AudioNet** www.audionet.com Spinner www.spinner.com Broadcast.com www.broadcast.com NetRadio www.netradio.com Web Radio www.web-radio.com/ Music Radio members.xoom.com/ musicradio/music.html Top Real Songs members.xoom.com/topreal/

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the audio off as digital information and saves it as a way file. From here it has to be converted to MP3 though the newer encoders do this whole process in one pass, ripping a track off a CD, encoding it on the fly and depositing it on your hard drive as a ready-toplay MP3. A good example of this is AudioCatayIst (audiocatalyst.da.ru). AudioCatalyst, can first access a CDDB (Compact Disk Database), retrieve artist information and a track listing and then automatically title the MP3s as it creates them. Take note that some older CDROM's may not support Digital Audio Extraction.

A Format For All Seasons

Like Real Audio, MP3 can also be sent in a stream for almost instant listening. The best place to experience this is through www.shoutcast.com and you'll need the Winamp Player to do it. The site tells you everything you need to know, while giving you access to hundreds of streaming channels. You may be able to burn your own MP3 Cds, but your home stereo won't play them, happily this is set to change with hybrid CD/MP3 players starting to appear on the market along with car stereos that do the same. The original portable MP3 Player. The Rio, has been upgraded with more memory. Several electronic manufacturers are also racing competing products to the market, including Creative Labs Nomad, The RCA Lyra, and offerings from Phillips and Toshiba. The potential fly in the ointment is a consortium of interested parties operating under the banner of SDMI or the Secure Digital Music Initiative — more on that at www.sdmi.org. They've recently chosen a digital watermarking technology that allows SDMI compliant MP3s to play a limited number of times. Expect MP3s in the near future to be playable on your PC, PDA, laptop, desktop and cellphone, perhaps even your fridge and microwave.

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NEW TO THE NET>>

HOW THE INTERNET WORKS

So how does the Internet actually work? Andrew Janes sheds some light on the workings and evolution of the Net.

BY NOW YOU'VE PROBABLY figured out you don't have to be a technical wizard to experience the mysteries of the Internet. In fact the Net these days is so user friendly even the most hopeless technophobe can, with a few tips, be firing off emails or surfing sites in a matter of minutes. But how many people actually understand the process by which you can access a virtually infinite supply of information and images from all parts of the world.

The word Internet is a contraction of international and network. And that's what the Internet is - an international network of computers linked up to share information.

The core of the Internet consists of powerful computers permanently joined with high-speed connections, usually fibre-optic cables. These computers host software programs, known as server software, which provide or relay requests for information

Get it on

To get on the Internet you need to establish a

connection between your computer and a server. You do this by signing up to an Internet Service Provider (vou'll find a list of all the ISPs in Australia in our special supplement this issue). You can connect through existing phone lines, cable television lines or via a satellite link. depending on how fast you want to access the Internet and how much information you want to download.

When people talk about high-speed access they are talking about how quickly data travels from your ISP to your computer and how quickly your modem converts the data into a format you can read on screen.

Imagine you are connected to the Net and you want to access a Web site hosted on a server in the UK. You type in the Web site address and in a short while, depending on the speed of your connection, you are viewing the information. But what is actually happening?

Your request travels from your computer into your modem where it is converted to an analog signal, which can travel on phone lines to your

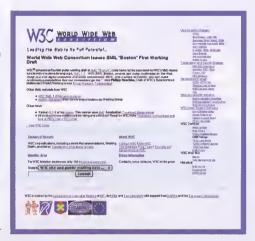
ISP's server and then onto the World Wide Web. Once on the Web it gets onto the main Asia Pacific backbone, across the Pacific, North America and then the Atlantic until it arrives at the server hosting the Web site. During this trip it travels from server to server. A numerical code, which sits behind each Web site's address, is encrypted on the data to tell it where it should go next to get to its destination by the quickest possible route.

Once your message arrives the data you requested is sent back to your ISP's server and then to your computer by the same method. The data does not travel together but splits into individual packets (a very small unit of data), which individually navigate the Web before reuniting at their destination. At peak times especially when it is evening in North America the Internet gets clogged with traffic as millions of users log on. This can result in frustration as you wait for Web pages to materialise.

A product of War

As you can see the Net is a very sophisticated piece of technology and one that did not just develop overnight. It was in fact the Cold War that originally spawned the Net. The US Department of Defence's Advanced Research Projects Agency (ARPA) developed the world's first decentralized computer network in 1969 to share military research. The logic being that a network of computers spread over a wide geographic area was less vulnerable to attack than a centralised (mainframe) computer.

Throughout the 1970's and Bo's universities and research agencies rushed to join the Network, which spread to all parts of the globe. In the last 10 years some important technical devel-



opments have made the Net far more accessible to the public. In 1989 Tim Berners-Lee wrote the World Wide Web (www.w3.org) a set of navigation protocols which allowed data from any source to be accessed in a simple, consistent way with one program on any type of computer.

A few years later Mosaic the world's fist graphical Web browser was released making navigating the Web as easy as pointing and clicking. Since then the popularity of the Net has increased exponentially with an estimated 95 million users online by the end of 1998. The Net has revolutionised communications and new applications to take advantage of it are being developed all the time.

At the forefront of these efforts is Internet2 (www.internet2.edu). A collaborative project between the US Government, business and academia, Internet2 is a separate network connecting over 100 American universities with very powerful data pipes. New ways of using the Internet and a new generation of applications to fully exploit the capabilities of broadband networks are being trialed on Internet2.

NEWRIES



So there you have it. Now that you know a little bit about how the Internet works and how it developed perhaps you won't be as frustrated the next time you spend what seems like ages waiting for a page to download. Or then again maybe you will.



DEFINITIONS

HTML The language which instructs a Web browser where to position elements on a page.

Internet aka the Net or cyberspace A worldwide network of many thousands of computers. You connect to this network when you connect to your ISP, usually via a modem.

Link or hyperlink Like a bookmark, links usually appear in blue and underlined (they can also be graphics). When you click a link, another Web page opens in your browser.

URL uniform resource locator Eg www.netguide.au.com, the alpha-numeric address of a site on the Web.

World Wide Web The part of the Internet which consists of graphical/textual pages called sites. Web sites or home pages.

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frameofreference by James Baker

LAST MONTH WE LOOKED at how to use tables to get more control of how text and graphics look on a page. This month I want to look at how we can begin to make the entire page look different by giving it extra windows, or in the correct jargon, by using frames.

Frames allow you to effectively have more than one page on screen at the same time. A classic use of this is to create an index in a column to one side of the browser window, allowing a permanent navigation strip no matter where you are on the site.

One of the benefits of frames is their versatility. Links in one frame can open pages in that frame, in another frame on the same page, or even open a whole new set of frames to replace the current set.

The basic premise of framed pages is exactly the same as any other page we have described here. The only difference is that you get multiple pages, therefore you have to consider the design of each of the pages you intend to use.

Because a framed layout uses more than one page, there is also the need for a top-level page to describe how each of the following pages - the ones to be framed - will look and how they will react to actions taking place on them.

This initial "master page" is known as a frameset. It contains no layout itself, but tells the browser which pages to look for and load and in what configuration to render them.

In our previous examples we've called the default page index.html, because this is the name our Windows NT server look for first when given a non-specific address. When using a framed layout you should make the frameset page the default page, as the browser needs to find this first to figure out what the rest of the pages willdo. By way of example, we'll used the same page we've used on the demo site already, but add a navigation bar down the left-hand side.

From the top down

The first thing to do is rename the current index. html to "right.html". This just allows us to keep things simple. Now create a file called "left.html". This, obviously enough, is the page which will occupy the left hand frame - the navigation index.

As there's not a lot to our site so far we'll just put two links in the index frame, one to the story page we have made (story.html) and the other will be an email link for comments. To make this page, simply enter the following text into your editor:

<html>

<body text="ff0000"bgcolor="ffffff" link="408080" vlink="ffff00" background="squiggle.down.fig">

here's my story

href="mailto:james@netquide.aust.com">send some feedback

</html>

You'll notice this is similar to the code we already had for the main page, but lacking the title and the tables. The title command now goes to the frameset. We don't need any tables here, as all we're doing is placing a simple choice of options.

The right-hand page can remain the same. However, as we've taken our squiggle graphic and put it in the left-hand frame, we can remove it from right.html.

The next step is to create the frameset. We name this file "index.html", and it should read something like this:

<html>

</frameset>

</html>

chead> <title>Hello</title> </head> <frameset cols="150,100%"> <noframes> <body> This page is designed to be viewed by a browser which supports frames. This text is shown by browsers which do not support frames. </body> </noframes> <frame src="left.html" scrolling="yes"</pre> frameborder="yes" border="2"> <frame src="right.html" name="right"</pre> frameborder="yes">

The first couple of lines describe the page the same way the old index page did. The first tag of interest is "frameset". As with tables, sizes can be described in either pixels or percentages, and as rows and/or columns. The example here creates two columns, one 150 pixels wide, the other expanding to take up 100% of the available browser window. The 100% could alternatively be replaced by an asterisk (*), which denotes "the rest".

The "noframes" tag is for browsers that do just that - don't support frames. Users with older browsers will see only the text that shows within the tag, which can be anything you like. Browser bigots tend to put - "Get a better browser", but if you really support the browser independent principles of the Web you might want to put in a plain html link to the pages you have on offer.

The "frame" tag tells the browser what file to place in the frame described by the frameset. The remaining tags are fairly similar to the table tags we discussed this month. Scroll bars can be set on or off. Removing the scroll bars makes for a cleaner page without any division between the frames, but will cause problems if your framed page doesn't fit in the average browser window. The best option is to set this to "auto", meaning scroll bars will only appear when needed.

One clever feature of the frameset tag is it allows designers to be a bit more dictatorial than usual. Using "noresize" as a qualifier, the frame can be held in place at exactly the pixel specification you choose. This is seen a lot on commercial sites. where designers don't want users hiding that annoving banner ad by minimising the frame in which it sits down to nothing.

One final qualifier to bear in mind is the target frame. If you launch the frameset we have built in this example, then click on the link to story.html, it will open in the left-hand frame - because we have not specified a target, default behaviour is to open a link in the window from which it was called.

To get around this and to allow indexes that call files into another frame, it is necessary to use the "target" qualifier in the "a" tag. Hence, in our example, we need to change the link to story.html in the file "left.html" to:

<phref="stories/story.html"</pre> target="right">here's my story

where "right" is the name of the frame as describedin the "name" qualifier of the "frame" tag in the frameset file.

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- Kodok DC 215 digital camera
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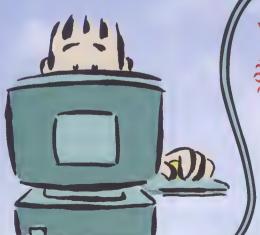
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▶ NetGuide Internet Awards 2000

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BEST EDUCATION SITE The Internet is infiltrating our schools and more and more teachers and students are using it as an information source, and for communication with schools around the world. This award honours a site that is teaching our children or our teachers in a new way.

BEST COMMERCIAL / ETAIL SITE This award recognizes Australian companies using the Web to promote their business or as an extra retail arm. We're looking for sites that embody all the vitals of good business — ease of use and navigation, security, service and support.

BEST INFORMATION SITE There's no denying it — content is king and is the force to carry the Web into the new Millenium. We're looking for sites jam packed with information. Any topic, any sector. What's important is that these sites carry the spirit of information sharing.

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NETTRENDS

Going down

nesses could end up losing millions of dollars according to a report by the Cahners In-Stat Group (www.instat.com/pr/1999/is9906sp_pr.htm). It says online auctioning companies, online broker- Executives use the Net ages, and other e-businesses stand to lose millions In Australia, 90% of executives questioned say they in lost revenues, future sales and intangibles dur- now use the Net every day. A survey carried out by ing an extended outage, and the scope of the dam- the far Eastern Economic Review and CNBC factors. Internet downtime compromises discrete growing with 78% of executives polled saying they line items including direct revenue/customer base, use it daily mainly for email but also for research abound for vendors that can significantly reduce they also use it at home.

or eliminate the risk associated with site down-If an e-commerce site goes down for a period, busi-time. "This opportunity will be underscored by the growing volume of dollars spent through Web sites in the form of e-commerce."

ages can be quantified through several discrete (www.feer.com) found use throughout Asia is also compensatory payments, inventory cost and depre- and news. Most say they use the Net only at work ciation of capital. The report says opportunities except in Indonesia where 66% of executives said





NEWSWATCH

What's been happening? Louise Richardson keeps you on top of the issues, and sites on the Web that will tell you more.

East Timor, Quakes in Taiwan and NASA gets lost on Mars



The Hon. John Moore, MP Minister for Defence

Tragedy in East Timor

It's difficult to understand the political and emotional forces that lead to tragedies like the recent unrest in East Timor. The Web has been alive with news coverage and opinion on the crisis. Even the Indonesian Ministry of Foreign Affairs has presented its case online at www.deplu.go.id/policy/view/timor/background.htm. The Australian Diplomatic digest has some insights on Australia's role www.dfat.com/DipDigestfront.htm, and the Department of Defence gives it's slant at www.minister.defence.gov.au/timor/. The Human Rights Watch Web site shows Web users what they can do to help at www.hrw.org/campaigns/timor/ cando.htm. Antara, the official Indonesian News Agency, register to access. Yahoo! Offers great coverage and Web mars.jpl.nasa.gov/mspg8/.

links at fullcoverage.yahoo.com/Full Coverage/World/ East Timor/. At one stage East Timorese human rights campaigner Jose Ramos-Horta threaten to unleash the power of Internet hackers on the Indonesian economy if the independence vote wasn't upheld. Find out more about the Nobel Peace prize-winning freedom fighter at www1.pbs.org/newshour/forum/october96/ nobel prize 10-25.html. Salon has also jumped on the wagon with this story about American journalist Allan Nairn (www.salon.com/news/feature/1999/09/20/ freedpm/), who has been investigating human rights practises in Indonesia for many years.

Taiwan earthquake

The recent tragic quake in Taiwan has thrown the spotlight on this nation. The comprehensive Taiwanese information site at peacock.tnjc.edu.tw/ROC info.html throws up some interesting facts. Taiwan is the world's 14th largest trading nation and the owner of the world's first or second largest foreign exchange reserves. Its GNP ranks 20th in the world. It has nearly 21 million people, and each of them earns an average of US\$10,000 a year.

Mars update

Nasa scientists have been putting a brave face on the loss of the Mars Climate Orbiter due to a suspected navigation error. Dr Carl Pilcher, science director for Solar System Exploration at NASA says it's not devastating to the Mars surveyor programme as a whole. "This is not necessarily science lost; it is science deis covering events at www.antara.co.id. You will have to layed." The latest on the Mars project is at



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- * Hands for the Millenium >> www.dsmnx.forceg.co.uk/ handsforthemillennium.htm
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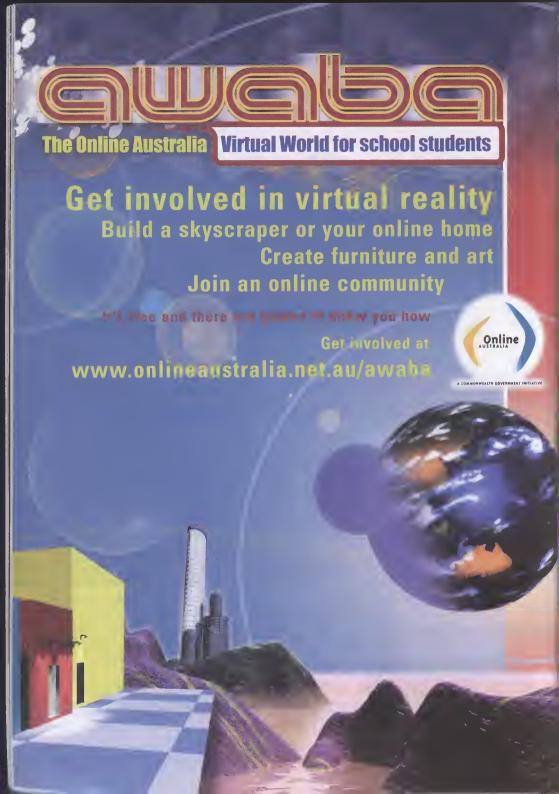
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>> 88



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PAID TO SURF >> MARTIN DAVIES &
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Z00S 100

SITE OF THE MONTH 102

Once she was happy in the jungle with all the other elephants . . .

>> 1 0 0

GLOBAL POSITIONING



All about GPS

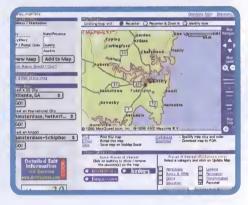
www.trimble.com/aps/

Confused and wondering what GPS is all about? Check out this site. It contains a great shockwave tutorial that will explain exactly what global positioning systems are all about and why we use them, without bogging you down in all the technical details. There are also some fantastic articles about aviation and navigation and how GPS is used. When you're done with all that, check out the main Trimble Navigation home page and find about their products for avionics, military, marine and many more industries.

Delorme

www.delorme.com

This will blow away your yuppie mobile phone posers. The Earthmate GPS Receiver is a high-performance, easy-to-use link to the satellite navigation technology of the Global Positioning System (GPS). Combine Earthmate, the Delorme Street Atlas software, a laptop PC, Palm or Windows CE device and you can see yourself in real time on street-level maps. I'd hold out for a local version.



1 Mapquest

www.mapquest.com

Since 1996 this site has been telling Internet users where to go. It's US based, but has a good range of maps for major cities around the world, including Sydney. One cool feature is the driving directions area. You enter where you're starting from and where you're going to and it gives you detailed instructions that you can print and carry with you great for avoiding shonky taxi-drivers in foreign cities. There are also city guides for travellers and if you want something bigger, a comprehensive store for paper maps.

www.netguide.au.com



* Where Is?

www.whereis.com.au

Are you a little lost. Check out this site for street maps from around Australia. It's dead simple to use, just type in the street name, suburb and state (and the street number) and you'll get a map showing you where to go. You can use it to search for virtually any street address in Melbourne, Sydney, Adelaide, Perth, Brisbane, Sunshine Coast, Gold Coast, or Geelong, and the site says coverage will eventually be extended to cover the whole of Australia. It's linked into the White and Yellow pages (www.whitepages.com.au and www.yellowpages.com.au), so once you find who you're looking for there you can see where they are thanks to Where Is.

MapBlast

www.mapblast.com

The international section at MapBlast isn't quite as comprehensive as Mapquest, but it's still worth a look — unfortunately street maps are only provided for the US, Austria, Belgium, France, Germany, Italy, Luxembourg, Netherlands, Switzerland, and the UK. They do offer city maps for main centres though. The sites slogan reads: "everyone needs a little direction in life". Great mission for a map-making company.

NASA GPS Program

leonardo.jpl.nasa.gov/msl/ Programs/gps.html

The applications are really cool, but it all centres round one big satellite sitting in the sky. It's been quite a feat to set the system up and the NASA site will give you all the facts: "GPS employs 24 spacecraft in 20,200 km circular orbits inclined at 55 degrees. These spacecraft are placed in 6 orbit planes with four operational satellites in each plane. All launches have been successful except for one launch failure in 1981. The full 24-satellite constellation was completed on March 9, 1994." So there.



1 Magellan

www.magellandis.com

Navigating while driving is always a nightmare. Many times you end up tangled in maps, beating the steering wheel on the side of the road. Magellan aims to liberate the world from such displays of frustration. Hertz and Magellan have teamed up to create Hertz Neverlost, a nifty little device that gives you driving instructions similar to those found on a sega rally game — "easy left, easy right. Dip". Just joking. It's only available in the US, but hey ... one day.

CHILDREN



KidsCom

www.kidscom.com

This site has a wide scope of children's education and entertainment features. Children can get themselves a pen-friend, leave messages on the 'graffiti wall' or post up descriptions of their favourite pet. It also has a good selection of children's games for all ages, many of which are also educational. It is the interactive features, though, than make this site exceptional. It encourages children to begin participating in things rather than just passively trawling the net. One of the best parts is 'Voice to the World'where children can post Emails to politicians across the globe about the issues that concern them.

Galaxy Kids

www.galaxy.com.au

The youngsters in your household can't go wrong with this great educational site from the authors of the famous Sunshine Book range, Galaxy Kids takes children on a tour of the galaxy, with a great home learning library designed for children aged 3 to 7 years. There's a cost involved, but for the price you get 52 weeks worth of great fun on and offline. If you're worried about your young ones online, why not try www.kidz.net.au, an ISP just for kids. There's no way they can get into trouble in here.



† Yahooligans

www.yahooligans.com

OK, so this is just a search engine - not quite. It rates a mention here simply because it is so good. If only us grownups had a search engine this concise and effective. It also has gateways to information for parents and teachers and a great featured sites and events function. The engine is simple enough for quite young children to use and you can be confident that your kids are not going to stumble across anything they shouldn't. It is an excellent place to point your kids to and then let them explore the net without your help.

www.netguide.au.com



† A Girl's World Online Clubhouse

www.agirlsworld.com

Girls — sick of the endless boyish things on kid's Web sites. This one is for you. A kids site with a definite girl theme. Some of the features include 'The Modem Girl's Guide to Life', a 'tuff issues' talk section and advice columns. The site is broad in theme with good navigation so you can jump quickly between sections. A good place for young girls — who think the Web is one big boy's club to start travelling.

ePlay

www.eplay.com

This kids site has a strong leaning towards education but with a great narrative line through the whole thing. Kids enter a virtual world with its own history, heroes and villains. In order to defeat the villains — who want to bring about the end of the net — kids have to proceed through a sequence of mystery adventures. On the way they just happen to learn about a range of topics from ancient Greece to the present. It also has more conventional educational resources and a kid's equivalent of Hotmail.

TekCamp for Kids

www.pawisland.com

Excellent and colourful cartoons throughout this site make its goal of teaching children how to use the Internet a success. It is another site that has a story for children to get involved with while they learn. It has some good tips for children on safe travel across the net and an advice section for parents on supervising their children's usage. This is a great place to point children who have no Net experience.



† Discovery Kids

kids.discovery.com/KIDS/

This site is the Discovery Channel's section for children. It has some good interactive sections including a place where children can submit stories they have written. It has some educational games centred on the natural world and technology. It also gives access to those parts of the Discovery Channel's Web sites that are most likely to interest children. An unusual feature is the "Naked Mole-Rat Cam."



Virtual Irish Pub

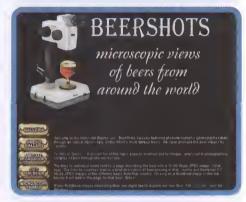
www.visunet.ie/vip/welcome.html

A pub online, just what the thirsty cyber-tourist needs. The site doubles as an information centre about Irish pubs (and all other things Irish) and has a chat community with a pub theme. You can learn how to make cocktails. read your horoscope or vote on the topic of the day. It offers Pubguides for Ireland and the rest of the world as well as having the best search engine for Irish Web sites on the Net. As Ireland seems to be the world centre for pubs (there are 'Irish' pub Web sites in countries as diverse as Holland and Mexico) this is probably the best place to start your cyberpub crawl.

Need a Pub (.com)

www.needapub.com/pubs/

This is South Australia's Web site of drinking fun. It has virtual maps for finding the way to South Australian drinking holes. It also has a drinker's screensaver, alchohol sound files, icons and images and numerous Aussie style drinking games. Highlights are a drunk version of the famous 'dancing baby' animation and a computer game where you have to stagger your way to the correct urinal.



↑ Molecular Expressions: The Beershots Gallery

micro.magnet.fsu.edu/beershots/

What pub tour would be complete without a celebration of that great global beverage — beer. This site certainly won the award for the strangest in this category. It consists of a series of photos of beers from around the world ... taken through a microscope. It also features technical data on microscopically photographing beer and a screensaver consisting of microscopic beer photographs. A must for those who like exploring the Web's strange little avenues.

www.netguide.au.com



† Pubs UK

www.pubs-uk.com

Not the prettiest site on the Web by a long shot, but if its pubs you want to know about then Pubs UK has got what it takes. It has three pub search engines, which cover the UK, Europe and the entire globe. It has important information about drinking games that will lay you flatter than English lager. And it has a selection of great British pub jokes demonstrating beyond doubt Britains place at the centre of English speaking culture...



† Edinburgh Pub Tour

www.electrum.co.uk/pubs/

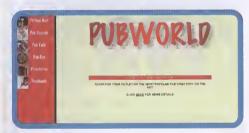
Here you'll find a virtual pub crawl of Edinburgh. You get choose between the architecture tour, the history tour or the party tour. It features some

beautiful and historical pubs in this great drinking city. A highlight of the pubs in this part of the world is the names of the drinking holes. Why don't we have any Australian Pubs with names like 'The Drunken Monk'.

The Star Hotel

www.starhotel.net

The Star Hotel site celebrates the pub made famous by the riot and the subsequent song by Cold Chisel. It covers the story of the riot and has a small amount of footage of the night Newcastle drinkers got serious. It also has some sound samples from the bands who have recorded at the pubs "45 Volts" recording studio. The bands include The Whitlams, The Screaming Jets and Regurgitator.



† Pubworld

www.pubworld.co.uk

Designed for the serious drinker. Pubworld gives you access to a wealth of information about pubs across the UK and the world. It includes sections on pub jokes, pub games and pub trivia. You can also send a friend a drink on the house ... the alchoholics email centre. It also features a 'PubTalk' section where you can enter into discussions on anything from setting up your own pub to the situation in Northern Ireland.

ENVIRONMENT

HOTSPOT





Greenpeace International

www.greenpeace.org

The Greenpeace site has the best mix of recent and archive information on environmental issues. It is also very well organised with excellent site search features. It covers all the major environmental issues of today and is undoubtedly the best place to begin exploring these issues. It also features a 'What you can do' section for each of the issues it discusses. This is an excellent resource as you leave the site feeling empowered rather than helpless. The site is a useful gateway to many other environmental sites across the world.

The Environmental **Defenders Office**

www.edo.org.au

This site, whilst not pretty, is one of Australia's great environmental resources. It offers information to the public about Australian Environmental Law. It is an independent body and offers objective information, which does not blindly tow the government line. It is well worth a look if you have any queries about the legal side of protecting the environment. An important feature is the 'Green Alert' section which focuses you directly on the hottest Australian environmental issues at the time



1 World Wide Fund For Nature

www.panda.org

This site was a very close runner up for the Greenpeace one. It has the nicest looking design and lots of great features. It has a video and a still photography library as well as a nature art gallery. Best of all it has a special section for children which many other sites lack. Check out the earth reports section for key environmental stories as they break. These consist of short well structured movies that are definitely worth the download time.

www.netguide.au.com



† Environment Australia Online

www.environment.gov.au

This is the Australian Government's official environmental Web site. It has a great deal of useful information but unfortunately in this day and age where governments are often complicit in environmental destruction it must be regarded with some scepticism. There is excellent educational material and is a vital reference point for Australian environmental legislation and policy. It also has a press releases section, which gives you the environmental stories at the same time as the media which is useful if you are serious about keeping up to date with environmental issues in Australia.

The Australian Communities Independent Directory

www.paradigm4.com.au/acid/

ACID is a community based, grassroots environmental activist resource. It represents environmentalism at its rawest edge where you become directly involved. This site, while not offering information in its own right, still retains the status of one of Australia's most useful environmental tools. Nowhere else will you find such a comprehensive set of Australian and international environmental links.

United Nations **Environment Program**

www.unep.org

This Web site has some of the best information. on the environment of any on the Net. Its scope is huge, so huge that you will need some patience in finding the information you want. It has some of the best information on the scientific and political sides of environmentalism and is a great resource if you already know a little about the global environment and the issues, which surround it. The UNEP site is where you will find details about things like the 'Kyoto Protocol' and other key environmental agencies.



↑ The Australian **Conservation Foundation**

www.acfonline.org.au

The Australian Conservation Foundation while being a little bit limited in scope has some great features. The 'What's New' section gives constant updates on the politics behind the environment in Australia. You can also access interesting articles in the publications section. The inclusion of a children's section and a 'what you can do' section make this a worthwhile Australian environmental resource. Don't miss out on Planet Ark at www.planetark.org, another great Australian environmental resource.

BALLROOM DANCING

HOTSPOT



Dancescape

www.dancescape.com

Its grace and elegance makes ballroom dancing - or 'dancesport' to those in the know one of this century's most popular recreational activities, This site boasts just about every piece of information an aspiring dancer could need, with organisations, a calendar of events, and a personals column. It's also a haven for the experienced dancer, who may want to network with others (there's a chatroom) or update their dancing wardrobe at the supplies shop. To top it off, there's a list of industry publications and contact details for those who wish to twirl on off into the world of samba and tango.

Websurfer's quide to **Ballroom Dancing**

ourworld.compuserve.com/homepages/ dancing times/dthome.htm

Interest piqued? Want to learn more, but can't quite bring yourself to log off and leave the house? Well, hold on to your mouses (mice?) and take a trip to this virtual dance studio where you can take lessons online! A more comprehensive instructional site you won't find - it covers beginner basics in all the different dancing styles, etiquette, music rhythm, leading and following - wheww! Why bother going to a real live class when you can have all this?



† Dancesport Australia

www.dancesport.org.au

If you feel like dancing but have no partner, check out the DanceSport Australia site. You better be good - this directory is looking to match up competitive dancers around Australia. There's information on local dance clubs, coaching, competitions and drug taking. Yes, a urine sample is required if you shake it up too much in the competitions.

www.netguide.au.com



The Worldwide Samba Homepage

www.worldsamba.org

Saaaammba — the home of samba on the Web! As the site proclaims: "If it has to do with samba, you'll probably find it here!" Sambistas of the world unite' will next year come together to celebrate "Rio2000 Samba" — a samba festival commemorating Brazil's 500th birthday — and the hype is mounting! Devotees can use the chatroom or message board to mix with other fans, or sign up to receive regular email updates on the world of samba!

Stephen T. Chinbow's NYC Argentine Tango Page

hallux.medschool.hscbklyn.edu/ ~chin-bow/TANGPAGE.HTM

OK, the samba not your thing? How about the tango? Let's see – forward step, back step, mirror image side step, hmmm. This may take some concentration. If you're keen to learn, however, this is your destination! With an emphasis on the Argentine tango, Stephen takes visitors through the basics, including a brief history of the dance, why people love it, and the correct moves and etiquette. It's also well equipped with links to other tango sites for those of us who are coordinated.

Ballroom Bliss

www.ballroombliss.com

What do crosswords, cartoons and psychology have to do with ballroom dancing? You may well ask — until you pay this site a visit. Not only does it have tons of useful info about all aspects of ballroom dancing, it also includes dance-orientated word puzzles, inspirational stories and animations. With a definite focus on the lighter side of the sport, it's a great place for the weary dancer to just hang out and chill — until the next salsa! Up you get!



† Dancevision

www.dancevision.com

"Yes, dancing is wonderful – I'd just rather watch it than do it!" No problem! Take a trip to this site and choose from their huge selection of books, music, and videos, all with dance themes. Is your CD player begging for some smooth Latin sounds? Check out the rhythm, hustle or mambo options for a start, and then swing by the videos for a tape of the latest world champs. Then just press play, sit back and relax!

EASILY AMUSED

HOTSPOT

computer humor

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Computer humour

www.funnies.com/computer.shtml

The stereotype computer geek doesn't have a sense of humour. This site proves how unfair that it. There's a lot of stuff here in which computer folk try and be funny or laugh at themselves, some a little male chauvinist. Among them — ten ways a geek can impress his date such as — flash the big wads of \$10s and \$20s you created with your colour laser printer and top-notch graphics program, spend an evening playing floppy disks backward, listening for the secret messages about Sata, serenade her with your MIDI-compatible drum pads and have your dinner illuminated by the soft glow of an active-matrix LCD panel.

Centre for the easily amused

www.amused.com

Jam-packed full of addictive and hilarious timewasters. All good clean fun. You can test your comedy quotient and take part in other trivia (trivial?) games. The site is keen on things that dance across the screen. As a stress reliever, you can torture a fish without running into any conflict with the SPCA.



The Funny Firm

users.aol.com/funnyfirm/funny.htm

A helping hand for public speakers who need guidance in adding that vital dash of humour to speeches. Quotes, jokes and thought-starters to make your life less stressful. How about the top ten reasons to buy a new car such as "While sitting at a stop light, people keep running up to you and asking if anyone was hurt." Check out the 'Evergreen jokes and humour' section for jokes on everything from bumper stickers to potpourri (jokes on potpourri?)

www.netguide.au.com



↑ The useless page

www.goznet.com/internet/useless/

Masterminds of the "useless Award," this site will have you questioning the purpose of everything. Find out why cars, movies, cows, Star Wars and even homepages (to name a few) are useless, with this collection of links. It's been described by Dave Barry as "a waste of electrons, very useful" and you can view comments from users as to the absolute pointlessness of the site like "I actually found this site very useful, I hope that makes you feel like failures"

Dialectize a Web page

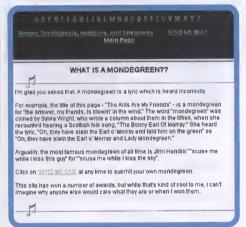
www.rinkworks.com/dialect/

Pick a page, enter its URL, and you can see it converted into your choice of languages including Redneck, Jive, Cockney, Elmer Fudd, Swedish Chef, Moron or Pig Latin! We tried it on the CNN site and read a most bizarreversion of "headlines noos" such as a story about "ith' fust massive anti-govment protess in Belgrade in nearly three years, tens of thousan's of demonstrato's on Thursday called fo' Yugoslav President Slobodan Milosevic t'step down, as enny fool kin plainly see."

Weekly Net news

www.voicenet.com/~joseph1/wnn/

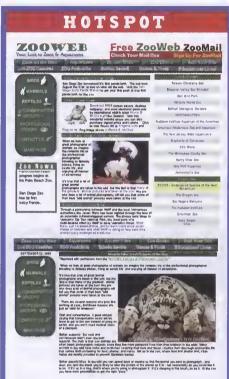
Shock, horror, probel Get your daily fix of the bizarre, ridiculous and completely outlandish news that makes the tabloid headlines on a regular basis. What fun it would be to make these stories up. How can you beat stories like "'Man has answering machine installed in his tombstone' and that reliable old stand-by "World's first three-headed baby born." Isn't it strange that the mainstream media never pick up on these scoops.



† What is a mondegreen?

www.enteract.com/~jessicar/lyrics/

Ever misinterpreted a song lyric into something completely ridiculous? Here you can laugh at others' blunders and compare them to yours. An alphabetical index of artists means you can start at A, with Abba's "You are my vapid queen." That doesn't sound right. How about "and she'll have fun fun fun 'til her daddy takes the teabag away" or from the Beatles "will you still feed me when I'm six-feet-four?"



ZooWeb

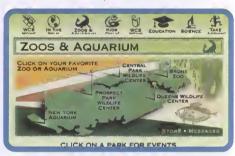
www.zooweb.net

Zooweb is a great online directory of zoos and aquariums so you can spend hours checking out animals at zoos around the world. There's a list of zoo cams around the world so you can see what the animals are up to right at this moment. The site is like a zoos portal. It even offers free email, and games and fonts to download, postcards to send friends and there's a chat room. If you are heading out to visit a zoo in person, there's a section giving clues as to how to get some decent photos of animals even when they're in cages.

San Diego Zoo

www.sandiegozoo.org

The San Diego Zoo is world-famous for its innovative, natural exhibits which closely simulate life in the wild. Flowing streams, native foliage, waterfalls, and ponds provide a more stimulating setting for the animals, which is beneficial to their well-being. The first true zoo was built in France by Louis XIV, but it was no more than a collection of cramped, dirty cages; the mortality rates of the animals were high. The San Diego zoo shows how far we have come. You can also take a 'virtual tour' of the Ituri Forest, a special exhibit at the Zoo.



↑ Wildlife Conservation Society

www.wcs.orq/zoos/

The Wildlife Conservation Society, founded in 1895 as the New York Zoological Society, works to save wild-life throughout the world. With 60 staff scientists and over 100 research fellows, the society has the largest professional field staff of any U.S.-based international conservation organization. There's a kids section in which Pablo Python will take you on exciting adventures in the animal world. and an education section has ideas for parents and teachers. The science section has detailed information on several topics, from marine science to saving orang-utans.

www.netquide.au.com



† Zoological Parks Board of NSW

www.zoo.nsw.gov.au

There are two zoos in NSW, Sydney's famous Taronga and Western Plains. They have lots of fascinating creatures like the largest flying birds of prey in the world, the Andean Condor, which live in South America along the entire length of the Andes Mountain and the Australian Sealion — a large sea mammal growing two and a half metres in length and weighing up to 220 kilograms. The zoo also has some facinating plants, some very old like the small-leaved fig planted between 1912 and 1918. It is about 18m tall.

Victoria's three Zoos

www.zoo.org.au

A fun kids section at this site for three Australian zoos. There's a quiz, zoo-keeper Richard takes you on a guided tour so you learn more about the animals and there's a section on unusual animals like the slow loris which gets its name from its slow movements. Moving slowly helps it to hide from predators because it is harder to see. Victoria's Open Range Zoo at Werribee has commenced an innovative method of enrichment for its carnivorous cats and primates. The zoo has set up its own herb garden in which various plant species are being grown in the hope the animals enjoy the stimuli.

Zoo machines

www.sci.mus.mn.us/sln/tf/z/zoomachines/ zoomachines.html

This began as a school project. Your mission is to invent a machine that will take care of animals in a zoo. Draw a picture of your machine and label its parts. Try writing about your machine and what it does for the animals. What would a zoo machine that feeds a giraffe look like? What about one that feeds an alligator? When you've conquered that, there are other challenges like inventing your own air-powered machine using balloons, hair dryer, fan, even your breath.



What's happening at the zoo?

www.animal-lib.org.au/lists/zoo/zoo.html

An Auckland University zoology professor is opposed to zoos. He says holding animals in zoos are kept in "grossly unnatural, debilitating and aberrant circumstances. None of their beauty and force and intelligence is apparent. Confined, frustrated, performing the ritualistic and often dangerous damaging behaviour of acute boredom, they caricature the real thing." This animal liberation site pictures animals suffering boredom, loneliness, frustration, stress and psychological and habitat deprivation.



· SITEOFTHEMONTH



Official Site of the Sydney 2000 Olympics

www.Olympics.com

In case you hadn't heard, the Olympics are coming to Sydney in a few short months. The city is humming with excitement in the build up and with the launch of a new Web site for the games, the Web is now buzzing too.

The depth of information on the site is amazing. Detailed information on each sporting event is available alongside timetables and news updates. There's information on the venues, the history of the games and athletes competing from all over the world. A kids section is promised soon, which will provide activities for children.

On top of the obvious Olympic content, there's a great guide to Sydney for overseas visitors. Touted as the ultimate guide – it's provided by CitySearch (**Sydney.city search.com.au**) and does a fantastic job of promoting the city.

HOMEGROWN NEW Australian sites (send details to louise@netguide.au.com)

The Maus Resource Centre (www.maus.com) Professional information, advice and a step-by-step process for preparation and maintenance of a range of essential business management practises.

ToySpot (**www.toysport.com.au**) New toy retailer set to capture some of the total 5% in toy sales predicted to be make online in Australia within 3 years.

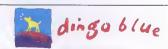
Hot4s (www.hot4s.com.au) Aimed at Australia's youth, especially those with a keen interest in fast cars.

Image Marine (www.imageboats.com.au) Builders of high quality aluminium vessels — floating, not drinking vessels. Find out where ferries come from.

Entertainment Store (www.entertainmentstore.com.au) Online booking service for entertainers. Book an act for your Christmas party.

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NETTRAVEL

Butterflies, moonbeams, fairytales and elephants. Raewyn Whyte explores Northern Thailand in time for some great festivals.

> thai festival adventures

NOVEMBER IS A GOOD time to visit Northeastern Thailand (www.thaiguide.com). The climate is cooler and the air fresh and clean in contrast to the fog of Bangkok. Highlights for many visitors include elephant trekking (www.thaifocus.com/elephant/) with overnight visits to hill tribe villages, and opportunities to buy superbly beautiful wooden, woven, ceramic and silver products from the region. The pungent, spicy

Thai Cu s no That Cuisine diaglara. Read Suit Pal Links Handley 31

local cuisine (www.thaicuisine. com) brings chilli's and holy basil, lemongrass and ginger, peanuts, tamarind juice and coconut milk into partnership with meats and vegetables. And

to top it off, a series of seasonal events and festivals (www. thaiguide.com/ major events .htm) lets travellers share in every kind of celebratory activity.

Chiang Mai (www.chiangmai-online.com) is of delicate silk. Thailand's second largest city and makes an excellent base for exploration of the northeast. An abunprovide challenges for cyclists, but many follow the medieval warfare. It is possible to see elephant



"handcraft route" (www.track-of-the-tiger.com/ html/bosang.html) to Bo Sang and the Roong Arun Hot Springs.

Travellers can study Thai cooking (www.info thai.com/wtcmcr/cscmlist.htm) traditional Thai massage and yoga meditation (www.infothai.com/ thaiyogamassage) as they pass through the area, and take home with them souvenirs of celadon bowls, intricately decorated lacquerware, or lengths

November 13-15 at Phimai (www.thaiguide.com/ korat/phimai.html) near the Cambodian border, a dance of inexpensive guesthouses and cafes makes longboat regatta takes place, bringing teams from budget travel easy, and side trips can be made into throughout Thailand to compete in hard-fought Laos and Burma. Tropical jungle grows lushly on races. November 14 and 15 the Elephant Round-Up Himalayan mountains and rivers rush down deep takes place in nearby Surin (www.thaiguide.com/ gorges, providing excellent conditions for every surin/), with more than 200 trained elephants prekind of wilderness trek and nature tour senting spectacular tugs of war, log pulling con-(www.thaifocus.com/tour/treks.htm). The roads tests, soccer matches and a parade outfitted for



training in process, and silk villages where the silkmaking process can be seen from larvae to fabric.

At Kanchanaburi on the Thai-Burmese border, River Kwai Bridge Week starts on November 26, with spectacular fireworks dancing above the river each night. There's time to (www.diethelm-travel.com) recall the days of World War II, which made this bridge infamous. The JEATH War Museum provides a realistic depiction of a POW's living quarters; the allied War Cemetery holds the graves of 6,000 POWs who died building the Death Railway; and you can ride along that railway in a vintage steam train. Finish your trip by rafting midst the jungle orchids (www.riverkwai floatel.com) before heading south again to Bangkok.

> more links...

Virtual Safari in Elephant Nature Park www.thaifocus.com/elephant/gallery.htm

Bridge on the River Kwai home page www.hargray.com/~jwoggon/kwai/home.htm

Thai Ceramics Online

How to buy Thai Silk www.infothai.com/wtcmcr/tsilk.htm

Thungyai-Huai Kha Khaeng Wildlife Sanctuaries www.mahidol.ac.th/heritage/poi3.htm

Chieng mai www.chiengmai.com

Asiatour Guide to Thailand
www.asiatour.com/thailand/content1.htm

Chiang Mai Hotels around the night bazaar area www.thaifocus.com/hotels/ chiangmai/bazaar.htm

Destination: Thailand www.lonelyplanet.com.au/dest/sea/thai.htm

HotSearch Thailand hotsearch.bdg.co.th

Thai Air www.thaiair.com

Thailand Shopping Mall www.shoppingthai.com

Travellers' reports on Thailand www.lonelyplanet.com/letters/sea/tha_pc.htm

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INCOME LIVE NET PROGRAMME GUIDE

ALL DATES AND TIMES SUBJECT TO CHANGE

liveconcerts on the Net



OCTOBER 16, mam: The Cult, one of rock's pre-eminent alternative bands (www.purecult.com), is back performing, at the House of Blues in LA (www.hob.com/live/events/ogtorscult/) with original members Ian Astbury and Billy Duffy.



OCTOBER 20, time TBA: Hip-hoppers Public Enemy (www.public-enemy.com) still fighting the power at www.hob.com/live/



OCTOBER 25, 11am: Six-time Grammy nominee, reggae legend Burning Spear (home.earthlink.net/-tiorted/) performs at www.hob.com/live/events/ 991024burningspear/



October 28, 11am: Jazzy songstress Nancy Wilson (www.missnancywilson.com) from the golden age of song at www.bluenote.net

13 OCT 11AM (AEST): Tal Bachman live chat. The Guess Who member's self-titled album is climbing the charts and his first single *She's so High* is getting plenty of airtime in Australia. **chat.twec.com**

14 OCT 11AM (AEST): Local H (www.localh.com). www.hob.com/live/events/991013localh/

14 OCT 11AM (AEST): Chick Corea and Origin www.bluenote.net 15 OCT Time TBA: Question and answer session with YES

(www.yesworld.com). www.hob.com/live/events/991014yes/

16 OCT 11AM (AEST): The Cult (**www.purecult.com**) in concert.

www.hob.com/live/events/991015cult/

17 OCT 11AM (AEST): Vanilla Ice. Check out his new album, Hard To Swallow. www.liveconcerts.com

18 OCT 11AM (AEST): Vanilla Ice is doing the round online this week. www.hob.com/live/events/991017vanillaice/

19 OCT 11AM (AEST): Johnny Winter (www.johnnywinter.prohosting.com). Texas Blues guitar. www.hob.com/live/events/991018jwinter/

20 OCT Time TBA: Public Enemy. www.hob.com/live/

20 OCT 11AM (AEST): (www.commline.com/dub/) The Dub Pistols. Big beat house music live online. www.hob.com/live/events/991019 dubpistols/

21 OCT 11AM (AEST): Wyclef Jean (**www.wyclef.com**). Ex Fugees crooner Wyclef Jean live in concert showing off his first solo side project in Las Vegas. **www.hob.com/live/events/991020wyclefjean/**

23 OCT 4ZzZ Market Day Web cast live from Albert Park, Brisbane. Join 10,000 eager punters on Saturday the 23rd of October for day of entertainment, including over 50 acts. The talent on offer includes the likes of Hard-Ons, Blowhard, Beaverloop, Nancy Vandal, The Bird and Soma Rasa. marketday.4zzzfm.org.au

23 OCT 11AM (AEST): John Popper live in concert. www.hob.com/live/events/991022johnpopper/

25 OCT 11AM (AEST): Burning Spear. Unique reggae sound.
www.hob.com/live/events/991024burningspear/



Daily event updates are available at www.netguide.com.au

hotmovies

Soft Fruit

www.foxmovies.com.au/ comingsoon/JeanieDrynan/ JeanieDrynan.htm

Winner of the 1999 Perpetual Trustees 'Most Popular Australian Film' at the 46th Sydney Film Festival, Soft Fruit is due to hit our screens on 28 October. Jeanie Drynan, well know for her role as Muriel's mother in Muriel's Wedding, stars as Patsy.





Run Lola Run

www.spe.sony.com/classics/runlolarun/

Coming to Australian cinemas on 21 October, Run Lola run is a fast paced movie covering three alternative versions of the same story. Great techno sounds and a flame haired Franka Potente make it a must see, online and off

Broken Down Palace

www.foxmovies.com/ brokendownpalace/

Two liberated and very grown up looking American high school graduates embark on an adventure in Thailand and get caught in a drug/love triangle with an unsavoury Australian. A new take on an old theme. At theatres 2 December.



hotmusic

Eurythmics Peace Tour

www.peacetour.com

The Peace Tour comes to Australia between the 25th and 30th October, playing in Brisbane, Sydney and Melbourne. Until then find out more about Annie and Dave's passion for Amnesty International and Greenpeace and learn what the tour is all about.

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www.hinchwebradio.com.au Derryn Hinch has been reporting news for Australians for a very



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latest MP³ News

MP3 site "sets Aussie artists free"

Australia's newest music site promises great things for local talent according to music industry guru Molly Meldrum. "The days of waiting around for record company people to make decisions are over," he says.

MP3.com.au (www.mp3.com.au) launched in Melboume at the end of September with special guests Molly Meldrum, Ice-T, Renee Geyer and Crackpot. MP3.com.au vice president Sam King says MP3 technology is revolutionising the way people listen to music. "More



dramatic than anything that's happened in music since Thomas Edison made the first ever

sound recording of 'Mary had a little lamb' 102 years ago." The site has been set up to give Australian songwriters, singers, musicians and producers a shop window in which to display their wares without cost. Everyone from



potential fans to record companies will discover

the music of the future on **MP3.com.au**, says King.

Mp3 growth "phenomenal"

A research company is calling the growth in digital music players over the last year as nothing short of "phenomenal." Media Metrix (www.mediametrix.com) reports that there are at least four million Americans using digital music including Mp3. The present leading digital music players are Real Networks RealJukebox (www.real.com/realjukebox/) at 2.2 million users and NullSoft Winamp (www.nullsoft.com) at 1.8 million users. Bruce Ryon of the company

says less than a year ago, there were a number of shareware products with a few thousand users each and only one major player in the market, Winamp, with 300 hundred thousand users.

INXS greets Web fans

A revamped site for Aussie rockers INXS has been launched at www.inxs.com.

Hostedand managed by Chaos Music, the site consolidates INXS content under an official umbrella. Much of the content has never been seen before and includes a tribute video created by the band for it's late lead singer Michael Hutchence. A new music video will be released online each month, building up to a complete collection of INXS videos, including KICK recorded live at the opening of Stadium Australia.

Your PICK

Vicious Hairy Mary >> Check out the single Kaleidoscope from this Sydney based bands new album, Orchestra Phantasma, recently released on independent label magnusmusic. www.cmm.com.au/freetracks/mp3/Vicious_Hairy_Mary-Kaleidoscope.mp3

Sing >> Shucks. These guys from Holland came, saw and wrote a little ditty and called it *Trip to Australia*. Go and have a listen at www.mp3.com/artists/2/sinq.html. They say: "the (instrumental) intro of our not yet released CD its a nice dance beat (kinda Faithless) and it contains background samples for people with a very good hearing listen carefully ..." Hmm. Is that good?

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Forget the kids, our seniors are embracing the Web with vigour. Anne Wrixon, executive director and president of the worldwide SeniorNet organistion, tells Louise Richardson how she is leading her troops into the next millennium.

When was SeniorNet first launched and what does it aim to do?

WRIXON: SeniorNet was launched in 1986 by Dr Mary Furlong. It is a non-profit organisation that provides older adults education for and access to computers and the Internet to enhance their lives and enable them to share their wisdom and knowledge with the world.

Since 986 SeniorNet has introduced over 100,000 people over 55 to computers. In addition, it hosts two thriving online educational communities. It's 1800 instructors and online hosts are volunteers who are themselves older adults. For 12 years SeniorNet has made sure older adults are not left by the side of the road on the information superhighway.

What is your role in SeniorNet and how did you become involved?

I am the president and executive director of SeniorNet, 1 started work at SeniorNet in October 1997. Previously I had worked for the world's largest computer user group (BMUG) and for another non-profit that had a large computer training program (Media Alliance). I can to work at SeniorNet because of a long time interest in providing access to technology to those who are being left out of the information revolution, including older adults. Tell us about the learning centres. What are they? How many are in the US? How do the courses differ from regular computing courses run by education institutes?

SeniorNet's 125 computer learning centres are located in a variety of donated facilities such as senior centres, school and college campuses, hospitals, libraries and retirement communities in the US. There are many SeniorNet groups in Australia including Queensland (www.seniornet.com.au), Canberra (www.netspeed.com.au/seniornet/) and Central Coast (www3.turboweb.net.au/~kcsenior/).



SeniorNet learning centres are started by local organizations or individuals, funded by local and national sponsors and receive startup and ongoing support from SeniorNet. Centres are administered by volunteers and provide hands-on instruction in courses, such as introduction to computers, word processing, spreadsheets and databases. Most centres offer more advanced courses as well.

Since personal computer technology is relatively new, seniors have not generally had the same access to computers younger people have had. SeniorNet learning centres are places where computer classes specifically designed for older adults are offered. Our classes are taught by other older adults and there is no testing or other pressure. How has the SeniorNet community developed on the Interent?

SeniorNet hosts two thriving online educational communities. Our oldest online area migrated from the Delphi network and has been on AOL (www.aol.com.au) since 1991 (Keyword: SeniorNet). Our Web site (www.seniornet.org) was launched in 1995 and has become a vibrant meeting place for thousands of seniors.

On both sites you can find many discussions on a wide variety of subjects. You can get help with your computer problems, find support in difficult times,

share your wisdom and experience, and make many new friends. SeniorNet Online has become a very important part of thousands of lives. SeniorNet sites receive over one million page views per month.

What have been the barriers for the elderly in learning about and using technology?

The primary barrier is access to education about technology. Most mature adults have not had the opportunity to use computers in school or at work and therefore need training to be able to use them easily. Many technology education programmes are taught by young people who are not sensitive to the special needs of the older student.

On the most basic level the mouse can be a frustrating obstacle for older adults since there is nothing else in their experience that is similar, so it can be difficult to both understand and manipulate.

What sort of things are your members using the Internet for?

SeniorNet members are doing everything on the Internet that everyone else is doing. They are finding information on every subject, making friends and they are definitely creating content. Many SeniorNet members have their own Web sites

It's often said seniors have the time and desire to absorb the huge amounts of information available online. Do you think older adults are making better use of the Internet than younger people?

Absolutely. It is true they have the time and the experience and wisdom to both see the possibilities and the potential pitfalls of this technology.

> Also check out the Seniors Online Web site at www.onlineseniors.net.au.



bringing in the bucks

Everyone says ecommerce is easy, and it is. Bill Bennett tackles the hard part – collecting cash over the Internet.

THE GREAT THING ABOUT e-

commerce is it slashes through the barriers traditional retailers have long relied on to stifle competition. By eliminating geographic barriers, your online business can, in theory at least, sell to anyone anywhere in the world. A physical store can only sell to people who happen to be in its immediate locality.

Traditional retailers learnt long ago that store shoppers simply don't have the patience or the information required to make comprehensive price comparisons. This allowed them to artificially maintain high margins. Online shoppers can compare prices at the click of a button and buy where the price is right.

And then there are the time barriers. Online stores are open 24 hours a day, seven days a week.

Despite vaulting the traditional retail barriers. ecommerce storekeepers face a number of new hurdles. For example, depending on who's numbers you read, anywhere between 50% and 90% of online customers have misgivings about the security of online transactions. A similar number of e-shoppers worry that they may be spending their hardearned dollars at a disreputable store that will either not deliver the goods, or deliver something below expectation. Around 60% of customers have become so frustrated by the protracted ordering procedures that they have abandoned a purchase.

In other words, ecommerce works really well right up to the point where e-retailers ask their customers to plonk down their money. From this point the whole process gets a little

tougher.

Collection agents

Cutting through the money barrier has occupied many of the brightest brains in the Internet industry. One of the early good ideas was digital cash. This would, said its promoters, allow consumers to make small online purchases by cheaply, securely and efficiently moving virtual money between buyer and seller. Indeed, part of the dream was to develop micro-payments, so users could, for example, pay a few cents to read an online newspaper or download a shareware program.

It's quite possible one or more proprietary forms of digital cash may take off one day. But don't hold your breath. Companies have been touting digital alternatives to conventional money for a number of years with little

success. The problem is few con-ture. Despite public percepconcept and fewer merchants are willing to act as guinea pigs for the technology.

What's more, the banks, which control most of the money flows in today's society, have been accused of acting to stifle the development of digital cash. And with good reason. If digital cash were to take off, banks could be sidelined.

If you are a truly brave and visionary ecommerce retailer, you might like to experiment with digital cash. On the other hand, if you run an e-business to make a living, you might prefer to investigate the real world alternative - the credit card. Online credit card transaction technology is now quite ma-

sumers feel comfortable with the tions, it is relatively secure and, in most cases it doesn't impose too much of an administrative overhead on merchants.

> There are shortcomings. Credit cards are not really suitable for transactions of less than about \$15. Banks charge merchants a transaction commission, which varies depending on the volume of transactions going through a business and the average size of each transaction.

> Not every consumer is comfortable with using a credit card - they can tempt people to buy more than they can afford and are a major source of financial grief. In fact, budget advisors recommend people who have trouble balancing their finances

don't use them at all. Likewise. banks are often unwilling to allow young people to own credit cards. This cuts out an important market for on-line retailers.

Getting a merchant account

There are four components to doing credit card business online. First, you need a relationship with a bank to issue you with a credit card merchant account. Second, you need to set up a relationship with a transaction clearinghouse. Third you need the physical hardware and software gateways to connect your site to the clearinghouse. Finally, you need to ensure you have adequate security.

In Australia the first step is



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all-important. Your bank will determine your choices for the remaining steps. In this country, getting an Internet credit card merchant account is far from trivial.

Peter Kearney runs Brisbanebased Ecom Publishing, which operates a Web site advising ecommerce retailers around the world on how to deal with banks (www.ecompublishing .com). He emphasises the difficulty in getting to on-line retailing's first base.

"Getting a merchant account in Australia is a challenging experience. Unfortunately the staff at most Australian banks have no idea what an Internet merchant account is, so the most common answer you will receive if you are a small business is "No". My advice is to contact your local bank manager and ask if he can give you the number in head office of the Internet or ecommerce business manager (that's the person who handles the issuing of merchant accounts for web merchants). Once you talk to that person there a few things you can do to help your chances of success.

"Have a good business plan that clearly explains how you are going to do business on the Web.

Cutting through the money barrier has occupied many of the brightest brains in the Internet industry.

Make sure your online orders are received on a secure Web site (real time transactions help even more). Be clear on how you plan handle your customers in terms of processing the card transaction, handling refunds and charge-backs. If you are an existing business with other income your of chances getting an Internet merchant account are increased. Engage the services of a professional to help with your Web site design and Internet business strategy. Be honest."

Westpac senior manager business development Cathey Gadd (www.westpac.com.au) says customers approaching her bank should ring the merchant area. She says adding an online credit card merchant account is simple for customers who already have a Web site. "Our merchant area will put customers in touch with one of our solution providers — Comtech, Surelink or ABA. These can add a facility to an existing site or set a customer up from scratch".

She also points to the bank's emarket Web site, which is a "secure shopping environment", linked to Westpac's Internet banking site. In a refreshing honest statement Ms Gadd confessed "customers might not like banks very much, but they do trust us and respect our security."

The rival Commonwealth (www.commbank.com.au) is taking a similar approach, emphasising issues of trust and security to establish credibility with shoppers. Chief manager cards Nick Kennett says he was keen to ensure the bank's Internet activity is one that card-holders are comfortable with. "I'm encouraging people to use a safe and secure infrastructure."

Compared with other parts of the world, Australia's banks are taking a very cautious approach to ecommerce. It's definitely harder and more expensive to get an online payment system up and running than overseas. While it's good to see concern for the customer, there's definitely a feeling that Australian entrepreneurs have more hurdles to jump than international competitors.

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SHOPGUIDE

The Australian Financial Review/Telstra Australian Internet Awards are like the Logies for the IT industry in Australia. Claire McFarland goes shopping with some of the finalists in the ecommerce category.

> victory in grapes

And the winner was. Wine Planet (www.wineplanet.com .au). This very impressive looking site is more like a commu-

nity hub for wine lovers. Sure you can buy your wine here and have it shipped to you for free if you live in state capitals and regional centres, but don't discount the other features of the site. The content centres on recommendations from wine expert James Halliday and information from the Wine magazine. Catch up on the latest news and join the discussion forum, or check out the listing of latest discoveries. Each wine listing is presented



with a short description and there is an opportunity to add your own comments. The object of desire is a bottle of 1998 Coriole Semillon Sauvignon Blanc priced at \$14.95. The review says it is the perfect antipasto tipple. Well I'll just have to wait for mine to arrive! Forget coffee, this Web surfer has discovered the juice of the grape! Buy one or buy a dozen, but orders must be in multiples of 12. A worthy winner.

Shares, stocks, warrants and more

A finalist in the ecommerce category was Sanford Securities (www.sanford.com.au). This progressive trading company offers an online sharetrading facil-

Sanford

ity which is designed to let you be your own broker by trading ASX listed stocks, warrants,

and options through their Web site. Brokerage fees start at \$28.95, which includes feedback services via accompanied by a mobile phone, email, and fax. You can also subscribe short synopsis, a picto the Information Services at this site to benefit from ture of the cover, aucompany information provided by Australian Equi- thor and ISBN details ties Research Pty Ltd and other trading tools.

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Dymocks Booksellers (www.dymocks.com.au) was the third finalist. Book lovers everywhere must be overjoyed at how the Internet has made books cool again. Support an Australian company by buying books through Dymocks, who present a good range of titles and ship to anywhere in the world. Requ-

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Copyright symbol

Q: I've been informed that a small "c" inside a circle is the sign for "copyright" and have also told that it's in MS Publisher. I was never told what sequence of keys I have to hit before the said symbol appears. Can you or your readers inform me?

While you can usually obtain strange and unusual symbols through strange and seemingly random key-presses, by far the easiest (and most likely to work amongst all manner of programs) is to use the Character Map program. This little utility comes with Windows 3.x/9x and NT, and is located in the Start Menu under Programs, Accessories, Character Map.

It displays all the characters in a given font — both the ones you can type with the keyboard and the ones you can't. You can then choose a font and browse its characters looking for interesting things — including your © symbol. Click and hold the mouse for a close up view to make sure you've got what you want, then

click on the Select button (or double click the character) and it will appear in the "characters to copy:" text field at the top. Click on the Copy button, and the symbol is copied to the Windows Clipboard. Now, just switch to the application you were using, and select Edit, Paste, and there it is.

Phone and line connection on modems

I was having problems with intermittent 'no dial tone ' messages that were driving me crazy. In frustration I returned my modem to the shop where I bought it and was off-line for a week while they tested it. They found absolutely nothing wrong with it, and it wasn't till I read your technical problems section that I found I was supposed to connect the modem to "line" and not "phone". There was nothing whatsoever in the modem installation literature to tell me this. Surely the logical thing to do is to use the 'phone' connection, as the line connects to the phone jack. Could you please explain why there are two connections at the modem, and why using the 'phone' connection creates problems. I really think more people should be made aware of this.

The 'line' connector is used to connect to the phone line, and the 'phone' connector is used to connect a real phone, should you wish to use a phone on the same line as the modem. Obviously the phone will only be usable when the modem isn't using the line.

Signatures in Microsoft Outlook Express

I am considering attaching a disclaimer to all of my work email, just in case it gets into the wrong hands. I use Outlook Express but don't know how to create a signature. Does it have a default template that all new messages are created from like "normal.dot" in MS Word? If so what is its name so I can edit it

to ensure all messages contain the disclaimer. Or is there another way?

Go to Tools menu and choose Stationery. Click the mail tab and you will find the Signatures button. This brings up a dialog box for adding the text you want. This will appear on the end of every email you send.

Super fly modems

I have a 56kbps modem. How can I tell what sort of speed I am getting when I connect to the Net?

If you are using Windows 95 or 98, you can obtain the speed of your connection by double clicking on the DialUp Networking icon in your system tray (where you normally double click to get the 'disconnect' button). At the top of this window will be a line saying "Connected at 52000 bps" or the like. This is the speed you are connected at.

Having said this, this speed reported by Windows is notorious for being incorrect. The most common scenario is when Windows always displays the same value, regardless. This will usually be 152000 bps or 57600 bps. This is because Windows is mistakenly reporting the speed that your computer is connecting to its modem, and not the speed that the two modems are connecting.

This normally happens because Windows is using a generic modem driver, rather than one specific to your model, and as such, misinterprets the messages the modem reports when it connects. Try obtaining a driver specific to your modem from the manufacturers Web site, and if that doesn't work, contact your ISP's helpdesk — this is a common problem, and helpdesk staff have the information to fix this very easily.

The second most common problem is when Windows reports a healthy connect speed (such as 52000 bps) but performance degrades over the time that you are logged in. Modern modems have the ability to 'retrain' or adjust their speeds according to line conditions. Once the original connects have been made. Windows is not informed when retrains happen, and so, when a burst of line noise causes the modems to drop in speed, no-one will be any the wiser. V.90 (56k) modems are especially eager at retraining (they have to be, as 56kbps is a hard speed to hold) and most modems are set up to only retrain down - that is, when line conditions improve, they don't adjust back up. This means that speed issues due to the qual-

ity of line may not always be apparent in the connect speeds. The solution to this (given that Telecom will not guarantee that residential lines will hold more than 960obps) is to force your modem to connect at a slower. and more stable speed (such as 33600 bps). Consult your modem's manual, or talk to your ISP's helpdesk for help with this. It may also be good to note that V.90 modem's aggressive retraining is particularly good at handing call waiting beeps (unlike earlier 28.8 and 33.6 modems) and as such often do not disconnect when you get call waiting, thus degrading your speed for the remainder of your connection. The simple solution to this is to disable call waiting for the duration of the call. There are other problems similar in nature to these. and most are resolved through obtaining the correct drivers for vou modem (www.winfiles.com has a good collection of manufacturer links) and by talking to your ISP's helpdesk.

While every care is taken with the answers, the publishers cannot be held responsible for the accuracy of the information given or any consequences arising from it.

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Avarice Interactive	(02) 9824 2750	www.avarice.com	webmaster@avarice.com
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Balance Design Group	(02) 9983 1688	www.balance.com.au	info@balance.com.au
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Brainwiz Web Design	0419 665 709	www.brainwiz.com.au	bipl@brainwiz.com.au
Cartoon Internet	0413 930 546	www.bigfoot.com/~thecartoons	cartoons@ihug,com.au
Dark Horizon	(02) 9699 9000	www.darkhorizon.com.au	info@darkhorizon.com.au
DataTech WA Pty Ltd	(08) 9381 1488	www.datatechwa.com.au	james@datatechwa.com.au
Designer Web Pages	(03) 9462 9152	www.des-web.com.au	info@des-web.com.au
Devil Website Development	0417 062 101	www.devilweb.nu	info@devilweb.nu
DHS Network	(03) 9376 6808	www.dhsnetwork.com	design@dhsnetwork.com
EPRO Solutions Pty Ltd	(07) 3821 4238	www.epro.com.au	sales@epro.com.au
Fab-Web	(02) 4627 5199	www.fab-web.com	stephanie@fab-web.com
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Lilfish Multimedia	(02) 9954 6076		info@kdwebdesign.com.au
KD Web Design	(02) 9675 3359	www.kdwebdesign.com.au	info@kwiklink.com.au
KwikLink Network	(03) 5831 3454	www.kwiklink.com.au	laughinlizard@accessnt.com.au
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Liquid Web	(02) 9487 6868	www.liquidweb.com.au www.littleblackduck.com.au	info@littleblackduck.com.au
Little Black Duck Design	(02) 4942 4049		brent@lushweb.com.au
Lush Web Creations	(03) 9421 8999	www.lushweb.com.au	macadelaide@hotmail.com
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Nexus	(08) 9529 3558	go.to/nexus/	quakeman@linet.com.au info@ozweb.net.au
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Philip Greentree & Assoc.	(02) 4947 1202	www.greentree.com.au	philip@greentree.com.au
Premium	(03) 9376 6808	www.ballarat.net.au/premiumdesigns	premium@netconnect.com.au
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Quoin Technology	(02) 9299 4787	www.quoin.com.au	info@quoin.com.au
Redback	(02) 9874 8331	www.redback.com.au	sales@redback.com.au
Streetwise Interactive Design	(08) 9493 1097	www.swid.com.au	jason@swid.com.au
The Wiliam Group	(02) 9518 5777	www.wiliam.com.au	solutions@wiliam.com.au
Webcity	(02) 9212 6003	www.webcity.com.au	info@webcity.com.au
Webdesigner	(07) 3891 5873	www.webdesigner.com.au	jgardner@tpg.com.au
WebDezign	n/a	www.webdesign.gb.net	Trekhead@ozemail.com.au
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continued from overleaf →

Beware of emails that ask for money — "Our daughter is dying from dandruff and needs \$10,000 for an operation. Send cheques to...". Maybe she is, but there are more genuine ways to raise money than sending emails. Don't send a cheque unless you know where it's going, to whom and why. Obvious stuff really.

In Australia we have the Trade Practices Act to protect us from crooks online (for more information take a look at the legal article on page 56). In cases of emails sent to your .com.au email address the Act applies, though tracking down the sender may be difficult. If you feel you've been ripped of the Australian Competition and Consumer Commission (www.accc.gov.au) administers the act and you should report any scams to them.

The point

People from all over the world are using the Web to present their point of view. Check out **www.pro activist.com**, a group using the Web as a voice for human rights causes around the world. These guys don't even seem to have a cause, other than helping others. Equal pay for equal work, no more child labour, "god is not a boy's name", fight racism, practise non-violence ... these guys support it all.

Please use some common sense when surfing.

Publishing information on the Web doesn't make it true. Check the source. If you're at the CNN News site (www.cnn.com) or the Sydney Morning Herald (www.smh.com.au) you can feel fairly confident that what you read has validity. If it's Bruce from Adelaide's political news page, built using FrontPage with a URL that looks like a scientific formula you can bet there's some opinion mixed in there. Opinion's are great, that's what this column is all about. But people do get it wrong, so don't believe everything you read.

Likewise when it comes to spending. If it sounds to good to be true, it probably is. If you can't find a phone number or street address for the online "store" you're buying from don't send your money. Online shopping is great, but take precautions in case you're unhappy with your purchase and you want to return it. Always read the terms and conditions before you buy. Oh, and wipe your nose!

I sometimes wonder if the guys who invented the Internet had similar intentions to the creators of the belly-button warmer. Sure military intelligence and national security came into the equation somewhere, but really, the novelty factor and conversation topics it generates are endless. I'm sure we'll find a good use for all this technology one day.

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Advertiser Index

DOWNLOAD BY LOUISE RICHARDSON

For the terminally bored

I'D LIKE TO TELL you about belly-button warmers this month. There's not much information online about these devices, so I'll explain. A belly-button warmer is a small piece of fabric, often made of sheepskin or kangaroo fur, which fits over or in your belly button, depending on whether you have an iny or an outy.

The purpose of the belly-button warmer is primarily to keep you belly button warm. There is another purpose — to entertain the terminally bored and provide conversation topics when crowds go silent.

A reader wrote in this month berating me for running an article in our *NewsWatch* column about a Web site selling land on Mars. The Martian Consulate (www.martianconsulate.com) allows Internet users to register for one square mile of Martian property. This will cost you US\$30 and you will receive a gift certificate to prove your claim on the land. You can also get coffee mugs and t-shirts to go with your gift certificate.

Said reader wrote: "I am wondering how you can promote scams like this? Or do you really believe that this sort of deal legally entitles you to own a block on Mars? You pay for a certificate that is worth nothing but maybe is a nice wall deco. Keep in mind, you only can sell what you own — no one on earth owns Mars or can claim that!"

Hmmm, the site clearly states that it complies with all currently recognised space laws.

Jokes aside, the Martian Consulate falls in the same category as belly-button warmers. A gag for the terminally bored. A present for the man, or woman, who has everything.

Martian property and belly-button warmers are prime example of many things you can buy on and offline that are completely and utterly useless. There's more. I direct you all to **www.mcphee.com**. The top selling items in this online store include propeller beanies, pink lawn flamingos and rubber



chickens. I'd like to hear from the person who rushes off to buy any of these products for any reason other than their novelty value.

You see this sort of junk is the sort of junk that makes the world go round. Often I find myself at parties, or even down at the local pub, telling people stories of the bizarre things I find online to fill in the lulls in conversation. It's all about entertainment, interaction and conversation. I'd be very proud to be a landowner on Mars, and I think US\$30 is remarkable value for such a prestigious purchase.

However, I suspect it's very unlikely I'll travel to Mars to start building the family homestead. That's something my grandchildren can do — if they're stupid enough to believe in the validity of a US\$30 gift certificate from a self-appointed Martian Consulate or hardy enough to want to live in such a place.

Don't get me wrong — there are far less obvious scams operating on the Internet and they are a serious concern both for governments and Internet users. They can range from investment rip-offs right through to simple mis-information. A famous site, for misinformation, is the Exploding Whale (www.perp.com/whale/). According to the video footage from a "news" report a beached whale was blown up (exploded not inflated) for lack of a better way to get rid of the carcass. A harmless scam that still has many people wondering.

Not so harmless are real Internet scams — don't think you can't be sucked in. According to Netscams (www.netscams.com) online fraud costs Internet users about US\$350 million a year. Of course, offline scams amount to a whole lot more than that, but we're just picking on the Internet here.

continued overleaf

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